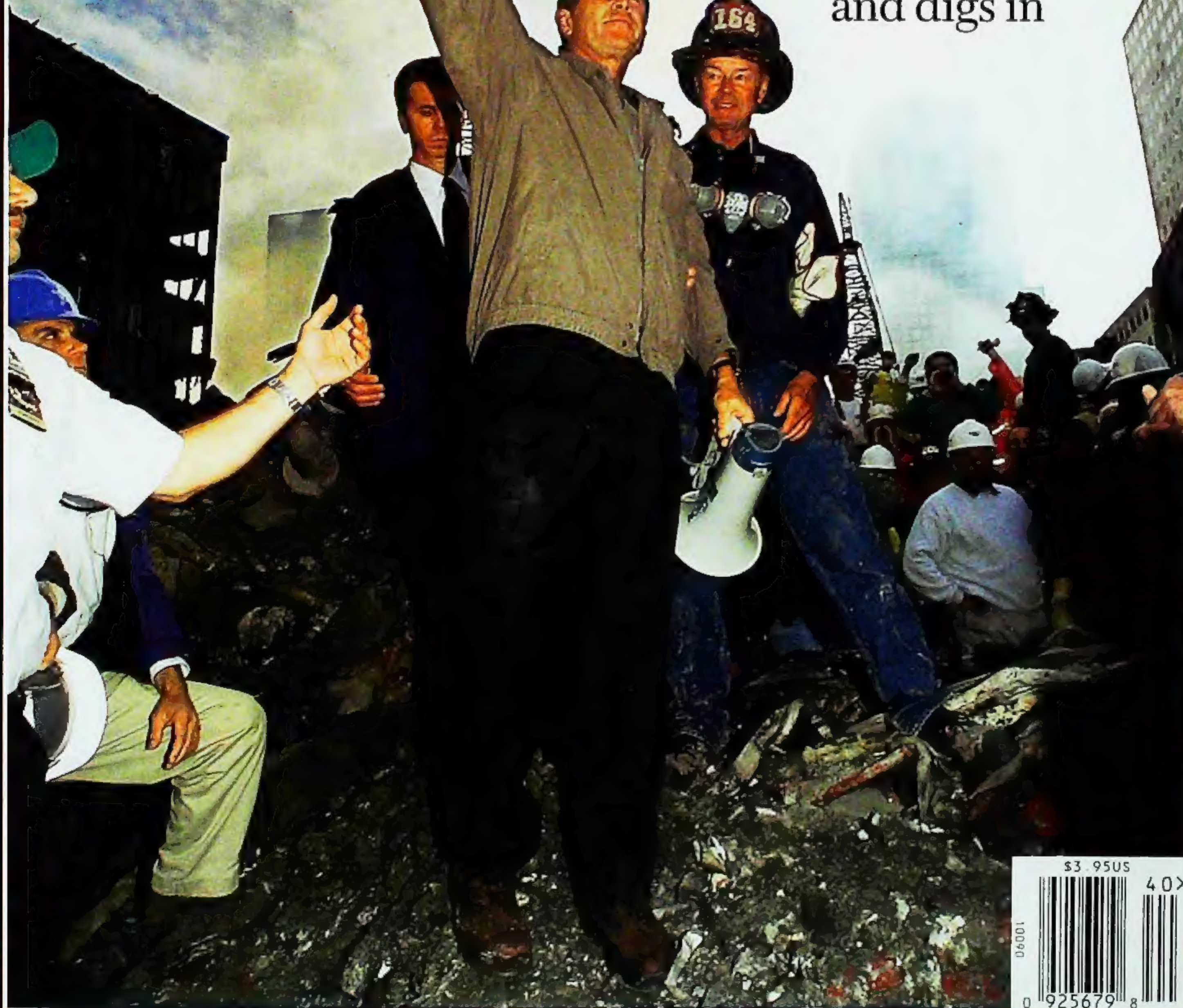


One Nation, Indivisible

TIME

SPECIAL ISSUE

America digs out—
and digs in



\$3.95US



green by sam snead

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The essentials of imaging

As he looked out over the perfectly manicured grass of the driving range at Augusta National, perhaps Sam Snead wasn't really there. Perhaps, in his mind, he was a kid again, sneaking in a quick three on an overgrown course so steep it was nicknamed "The Goat Course." Either way, he was swinging like he was a kid.

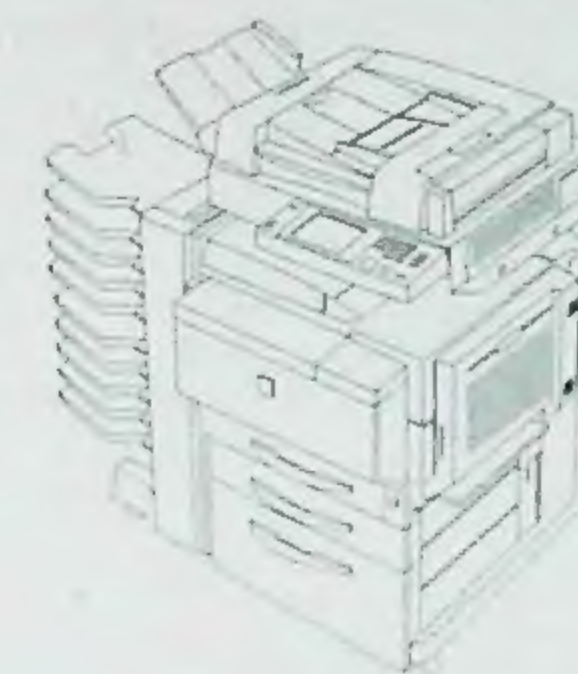
At 8:35 A.M. on Tuesday, April 3, 2001, Sam Snead stepped onto the range to hit a few balls and to say a few hellos. He ended up putting on a swing clinic. Very few golfers swing sweet enough to make people stop and take notice. Only one can still do it at the age of 89. As Sam took his place and started to hit, one by one, Palmer, Watson, Faldo and every other pro put their clubs down and gathered around, showing their respect and admiration for the greatest swing in golf history.

As ball after ball sailed into the sky, Sam raised his head and watched every ball find a home in that great green expanse of grass. He later admitted that at his age he couldn't see exactly where they landed. But he didn't need to.

"All I saw was green. But I could *feel* they were all good."

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Showing the Flag

America's first nights of mourning and fear are giving way to a palpable anger. The entire nation joins New York and Washington in heartrending memorials even as it learns to focus on its latest enemy—and how to strike back **Page 14**

HOW TO HELP LETTERS

Cover: Out of the Ashes

TRACKING THE PLOTTERS

The perpetrators of the attack are a new breed of terrorist

HOW TO RETALIATE

For starters, the Bush Administration is building a global coalition

THE WAR THIS TIME

General Wesley Clark on the fresh strategies needed for the fight

THE PRESIDENT UNDER PRESSURE

An inside look at Bush in the glare of the crisis

LETTER FROM WASHINGTON

When he ignored p.r., the President began to discover his best

OSAMA BIN LADEN: THE FACE OF TERROR

A portrait of the Saudi renegade and his international network

LETTER FROM AFGHANISTAN

The Taliban and its subjects prepare to face an angry world

SIFTING THROUGH THE RUBBLE

As it digs out and buries its dead, New York is coming back to life

HEROES AND SURVIVORS

Personal tales of courage, martyrdom and coping with loss

VIEWPOINTS

By Kurt Andersen, Charles Krauthammer and Roger Rosenblatt

THE ECONOMY AND MARKETS

Both will slump, but not for long. So buy on the dip

AIRPORT SECURITY

The safeguards did not work. Here's how to fix the system

CAN WE BE BOTH SAFE AND FREE?

The attacks demand more vigorous policing, but at what cost?

THE RIPPLE EFFECT

The trauma reaches well beyond Ground Zero. How do you cope?

FOR THE RECORD: Numbers tell the story

ESSAY: Doris Kearns Goodwin on F.D.R.'s challenge

COVER: Photograph by Doug Mills—AP

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How You Can Help

There are many ways. You can give cash or clothes. If the blood supply looks full today, it will need filling tomorrow (particularly types O positive and O negative). The agencies and websites listed here will help you direct your efforts. More general guides to giving are found at helping.org and aol.com

Financial Contributions

■ RED CROSS

To provide disaster relief, the American Red Cross needs cash donations

(800) HELP-NOW

www.redcross.org

■ THE SALVATION ARMY

Working onsite assisting emergency personnel, the Army is accepting donations for the support of victims in New York City and Washington

(800) SAL-ARMY

www.salvationarmy.org

■ UNITED WAY

Send donations to aid victims' families to the September 11th Fund, United Way, 2 Park Ave., New York, NY 10016

www.uwnyc.org

■ NATIONAL ORGANIZATION OF VICTIM ASSISTANCE

NOVA's crisis-response teams and crisis line are helping families of victims in New York, Washington and Pennsylvania

(202) 232-6682

www.try-nova.org

■ INTERNATIONAL ASSOCIATION OF FIRE FIGHTERS

Help the families of fallen fire fighters by sending a check or money order to New York Firefighters 9-11 Disaster Relief Fund, PO Box 65858

Washington D.C. 20035-5858

www.iaff.org

HELP FOR KIDS

One of the larger questions to come out of Tuesday's tragedy is "How do we talk about this with our children?"

This is an important and tricky issue for even the most experienced parents and teachers. TIME FOR KIDS has created a special area on its website to provide kids with the latest news updates written just for them, appropriate avenues to express their feelings and helpful resources for parents and teachers. You can find them at Timeforkids.com or through AOL Keyword: TFK

■ NEW YORK STATE FRATERNAL ORDER OF POLICE

Donations to 911 Police Plaza, WTC Fund, Hicksville, NY 11801

Blood Donations

■ RED CROSS

Blood and platelet donors are needed to replenish the supply

(800) GIVE LIFE

■ AMERICA'S BLOOD CENTERS

Make an appointment at a donation center near you

(888) BLOOD-88

Information

■ FBI

Tips and any information about the attacks are solicited by the

bureau, which is also eager to recover video that tourists may have shot during the attacks

(866) 483-5137;

(800) 331-0075

www.ifccfbi.gov

■ NEW YORK CITY

A regularly updated missing-persons master list and hospital-locator information are available on the Web. Other news about hospitalized family can be obtained from the hotlines

City Disaster Relief:

(212) 516-2730

City Hotline: (800) 222-6459

www.nyc.gov

Supplies

■ NEW YORK CITY OFFICE OF EMERGENCY MANAGEMENT

The OEM is accepting vehicles, other equipment and medical supplies to assist in recovery

(212) 477-3574; 477-3598

www.nyc.gov (please go to the equipment-donation page)

Who Can Help You

■ FEDERAL EMERGENCY MANAGEMENT AGENCY

If you are located in one of the attack areas and in need of assistance, contact FEMA

(800) 426-9029

■ GRIEFNET

This online grief-support network offers an integrated approach for people working through loss and grief issues of all kinds. Its companion site, KIDSAID, provides a safe environment for children and their parents to seek information and ask questions

www.griefnet.org

www.kidsaid.com

■ AMERICAN ACADEMY OF PEDIATRICS

The A.A.P. offers advice on communicating with children about disasters

www.aap.org

TIME.com

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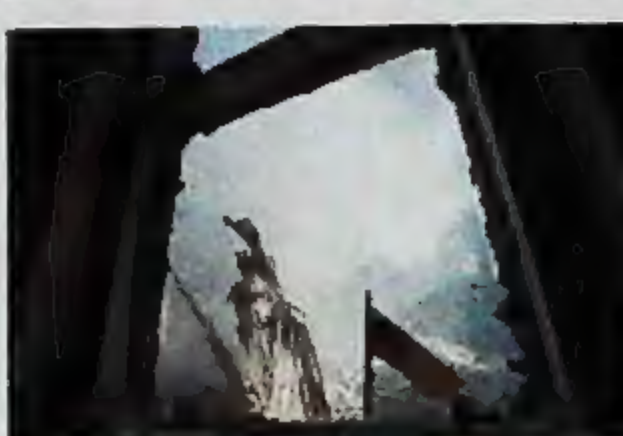
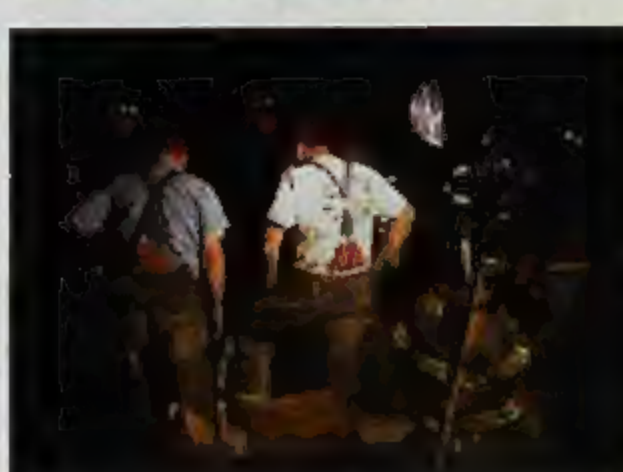


PHOTO ESSAYS

When TIME photographer James Nachtwey heard about the bombing last Tuesday, he made his way downtown from his apartment. See his searing and moving photo essay from the bomb scene

time.com/shattered



John Albanese, a 30-year volunteer fire fighter, was at ground zero last week. View his up-close-and-personal photo essay of the scenes of devastation

time.com/firefighter

AVIATION

» The Day the FAA Stopped The World

Aviation correspondent Sally Donnelly dissects what happened in the air and on the ground during that fateful day

time.com/donnelly

ARCHIVE

Read TIME's chilling 1999 interview with Osama bin Laden, in which he lashes out at the West

time.com/osama



WEBLORE Nostradamus was the second most searched term on the Web last week. But the apocalyptic prediction that he supposedly made has turned out to be an elaborate Web hoax

MONDAY: Conference Call

TUESDAY: Status Meeting

WEDNESDAY: Presentation

THURSDAY: Retirement Party

FRIDAY: Permanent Vacation

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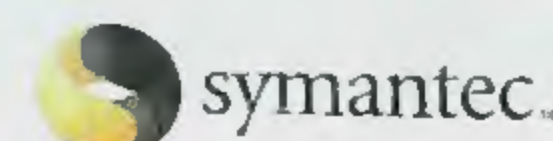


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LETTERS



Day of Infamy

“National unity in confronting a crisis is not uniquely American. But it is something we do better than anyone else on earth.”

DAVID L. DENVIR
Killingworth, Conn.

THE TRAGEDY THAT STRUCK THE U.S. Sept. 11, 2001, touches everyone [SPECIAL ISSUE]. Not only is it incomprehensible, but the aftereffects on lives around the world cannot be summed up or measured. Anger and fear run deep—sorrow even deeper. But ours is a nation of diverse and tolerant people. Let us lead by example and not condemn any group because of the actions of a few. May our anger, fear and sorrow be turned toward compassion, patience and support for everyone affected by these events. In this way may we find strength.

MARSHALL SELTZER
Saltsburg, Pa.

NATIONAL UNITY IN CONFRONTING A CRISIS is not uniquely American. But it is something we do better than anyone else on earth. While I remain appalled, shocked and outraged, I have never been prouder to be an American citizen.

DAVID L. DENVIR
Killingworth, Conn.

I URGE FELLOW AMERICANS AT HOME AND abroad to act with calm and wisdom. In our calm, we are better brothers and a far more formidable enemy. If we too become indiscriminate terrorists, the hijackers have truly won.

MICHELLE ANSORGE
Minneapolis, Minn.

The Righteousness of Rage

I ARDENTLY AGREE WITH LANCE MORROW that we must have the resolve as a people and a nation to vent our rage and seek retaliation [ESSAY, SPECIAL ISSUE]. I am sickened by the number of appeals for forgiveness that I am already seeing on church announcement boards and hearing from commentators on talk shows. Repressed rage fes-

ters like any other infection and weakens us both morally and spiritually. There is nothing inhuman or immoral about venting rage, protecting ourselves or trying to eradicate a poison that is seeking to eradicate our nation. In fact, I believe that to do otherwise is inhuman and immoral.

DENA FORSTER
Bethesda, Md.

MORROW'S IS THE BEST RESPONSE TO THE crisis I've read. While I understand something of the government's caution, I am impatient for us to act. We must retaliate. This country cannot afford to show any weakness or indecision. The borders should be closed and troops stationed at them. We must vigilantly patrol our coasts and airspace until further notice. As far as I'm concerned, we should already be bombing Iraq, Libya and Afghanistan until there is nothing left but rubble-filled craters.

BETH GRAY
Los Angeles

LANCE MORROW'S POLEMIC WAS FLIP, superficial and unhelpful in this time of crisis. What is nourishing about rage? What is inappropriate about healing? Is hatred wholesome and intelligent? Is "self-confident relentlessness" a discipline Americans need to learn? Following this logic, one would have to conclude that terrorists and those who incite them are spiritually nourished and intelligent and that their "self-confident relentlessness" is something to aspire to. People with less emotional and more thoughtful approaches to crises are not "unfit for decent company," as Morrow puts it, rather, they are the real patriots who truly love their country and the human possibilities it stands for.

KATHERINE MEEKS
New York City



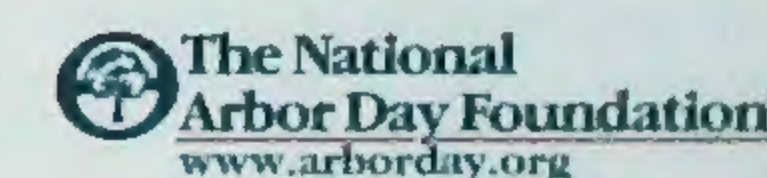
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Clean The Water

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THANKS, LANCE MORROW, YOUR THOUGHTS needed to be said. I agree with you entirely.

RICHARD L. LADY
Andersonville, Tenn.

MORROW MISCONSTRUES A VITAL POINT. Healing is a very real and necessary thing because it prevents the useless cycle of hatred that he invokes. The anger that he wishes to whip up is the same anger that propelled those planes through the World Trade Center. A society that turns away from hatred does not become self-indulgent and weak. Rather that society provides itself with the ability to bring along all its members without squandering its resources on military battles that cannot solve fundamental problems. Do we need a military response? Yes. Do we need to invoke a jihad of our own? Absolutely not. Can we distinguish between the two if we allow emotions such as hatred to control us? Probably not.

CATHERINE S. DALY
El Cerrito, Calif.

WITHOUT A DOUBT, THE AMERICAN PEOPLE need to feel that our government is doing something swiftly. But we also need to know that we're holding the right suspects accountable. To punish the wrong people would only turn this national tragedy into an even worse disaster. I feel like all other Americans and want blood, but not that of innocent people.

RICARDO GARCIA
Tempe, Ariz.

Grace Under Pressure

THANKS TO NANCY GIBBS FOR AN ARTICULATE and in-depth summary of the horrific events, with more details than we are getting from the TV. It conveyed the emotion of this terrible story without resorting to maudlin phrases and cliché.

LIZ SAKAI
Lake Forest, Calif.

WHILE ENJOY IS NOT A WORD I CAN USE TO describe my experience reading Gibbs' account, I want to say what a wonderfully written piece it is: full of solid information but thoughtful and at times poetic without being corny or hyperbolic. A very, very nice job accomplished under what I assume was tremendous pressure.

KRISTINE GROTH
Minneapolis, Minn.

GIBBS WRITES THAT "THE ATTACK WAS THE perfect mockery of the President's faith in missile defense." I draw the opposite conclusion. The attack underscores the threat that missile attacks pose to the U.S. The reason the terrorists chose to use jet airplanes is that they do not yet have access to ballistic missiles. But they will not be without missile technology forever. The U.S. must prepare for this eventuality now. As global military technology advances, our domestic defense technology must advance as well.

SEAN MICHAEL
Birmingham, Ala.

The World Mourns

IT IS DIFFICULT TO EXPRESS HOW SAD AND shocked we are here in India at the horrifying scenes we have seen over the past few days. The vast resources that hatred and evil seem to have at their disposal are frightening, and the challenge of how we are to deal with them is faced by all humanity. We wish to remind the American people that we are with you in your hour of anguish. We know how it feels.

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Chennai, India

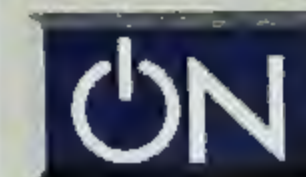
COINCIDENTALLY, AFTER MANY MONTHS of beautiful weather, it started to rain when we first heard of the attack on the World Trade Center. The temperature here plummeted, and so did our hearts.

ANGELIQUE MICHEL
Durban, South Africa

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MY HEART IS FULL OF GRIEF FOR MY American brothers. For the first time in my life, I cried in front of the TV while watching what happened in the U.S. I don't really have the words to explain what I feel. I would just like to say, Go, America! Stand tall again!

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AS A BRAZILIAN CITIZEN, I WOULD LIKE TO express my solidarity with the U.S. and its people. As a fellow member of outraged humanity, I demand that those responsible for these crimes be punished with all severity necessary. The world knows the U.S. has the courage and competence to repair the damage and rebuild the dignity of its people. Buildings can be destroyed; honor and love, never.

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WARREN KAPLAN
Merrick, N.Y.

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Next morning all the other guys on the block are up wrestling with shovels, ice choppers, bags of salt—but my driveway and sidewalk are easier to clear! I'm dreaming? No sir, this stuff is real. Put it on the ground before a storm and it reduces the amount of snow that accumulates. Yeah, I didn't believe it either at first, but Bare Ground works!

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Apply Bare Ground before a snow or ice storm. Bare Ground will begin to work about 20 minutes after its application to existing snow or ice.

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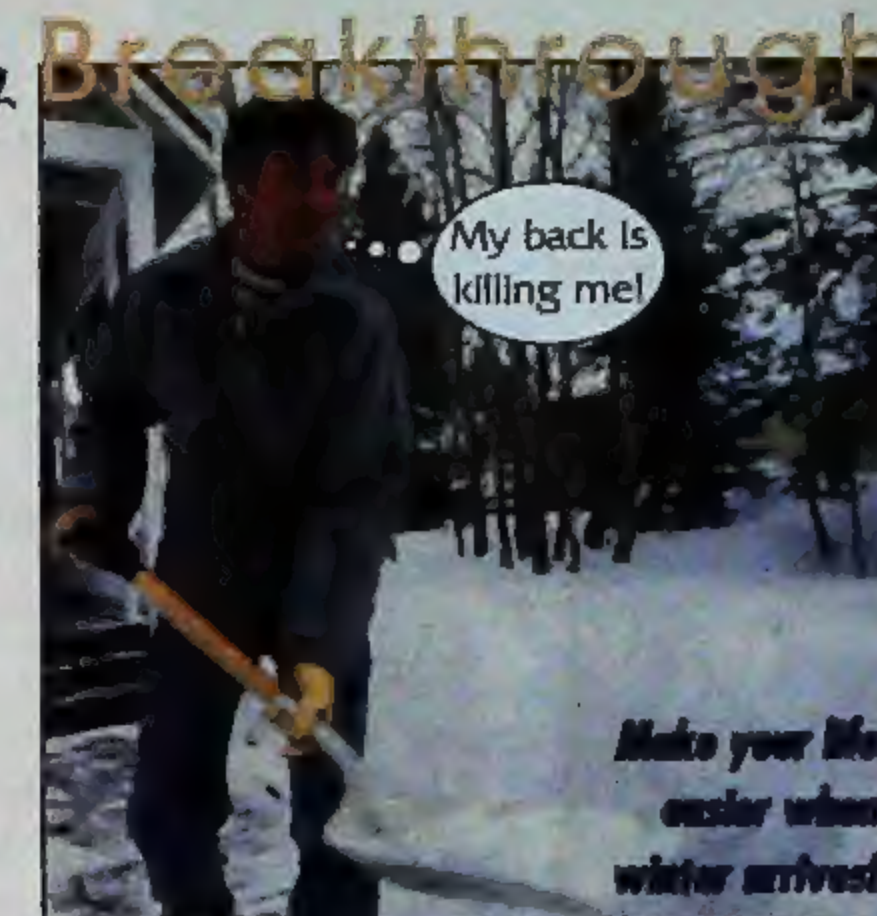
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All-natural grain juices dissolve away snow, prevent snow from adhering for 10-14 days! Perfect for clearing driveways, walkways and protecting plants.



Apply Bare Ground before a snow or ice storm. Bare Ground will begin to work about 20 minutes after its application to existing snow or ice.

Snowy nights will never keep me awake again! Now I sleep through the storm like a baby.

Next morning all the other guys on the block are up wrestling with shovels, ice choppers, bags of salt—but my driveway and sidewalk are easier to clear! I'm dreaming? No sir, this stuff is real. Put it on the ground before a storm and it reduces the amount of snow that accumulates. Yeah, I didn't believe it either at first, but Bare Ground works!

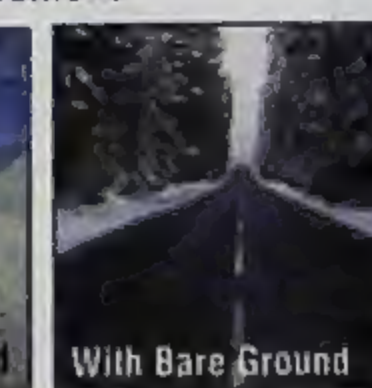
On March 6, 2001, Victoria from New Jersey wrote:

"It really works. Applied on Monday, it made it easier to shovel the snow. However, on Tuesday, it snowed again and my driveway (pavers), walkway, steps and side-walks were clear!! My neighbors were out shoveling snow again, but I didn't have to because this stuff did its magic!"

Results not typical

Bare Ground Solution...

- About as corrosive as distilled water
- Results in less equipment corrosion
- Doesn't eat up cement



State highway departments stay up all night breaking through drifts, plowing, fighting hazardous road ice. Bare Ground Anti Snow/De-Icer can help these dedicated crews. It is a liquid you spray or stream on a road or sidewalk. It not only eats up snow and ice but prevents future deposits from sticking for 10 to 14 days! It's not expensive either, because a little goes a long, long way.

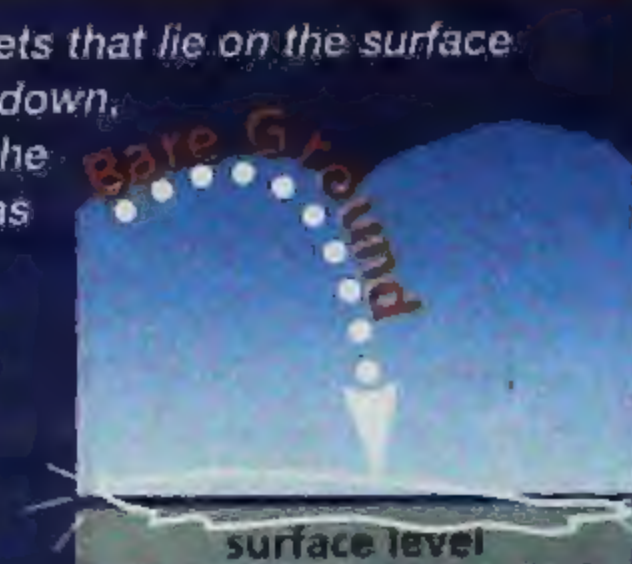
One gallon equals 50 pounds of salt. Already got snow or ice on your sidewalk or driveway? No problem. Just spray on

you may even wish to mix it with water and apply to trees and shrubs to prevent excessive ice buildup. It was discovered by two Hungarian distillery workers when they noticed that plant runoff water going into a local pond kept everything from freezing—even in the dead of frigid Hungarian

How does Bare Ground work?



Unlike rock salt or pellets that lie on the surface and melt from the top down, Bare Ground sinks to the surface level, melting as it goes down, and spreads out breaking the bond of the snow or ice to the surface for a quick, easy and complete cleanup.



winters. They isolated the key ingredients—all natural by-products and patented the formula. And now you can throw away your shovel and fire your hernia doctor forever!

One gallon protects a 20' x 50' driveway.

Think of it also as protection against a strained back, even heart strain. If a storm is due, pre-coat your driveway and sidewalk and let it snow. It not only reduces the amount of snow which accumulates but applies a non-stick coating that keeps ice and falling snow from sticking. You can also forget about tickets for unshoveled sidewalks.

Beat the snow. Stock up now on our no-risk guarantee. Bare Ground comes in neat, easy-to-stow plastic jugs. Mist or apply with any garden-type sprayer—or order a Bare Ground System that includes a built-in sprayer. You've got one month to try it out. If you are not completely satisfied, simply return it within 30 days for a full "No Questions Asked" refund. Hey—this winter while others are shoveling, why not relax and watch the ball game!

Bare Ground Solution System with Sprayer \$39.95 + S&H
Gallon Refill \$14.95 + S&H
Please mention product code 14188-21424.

For fastest service, call toll-free 24 hours a day

800-992-2966

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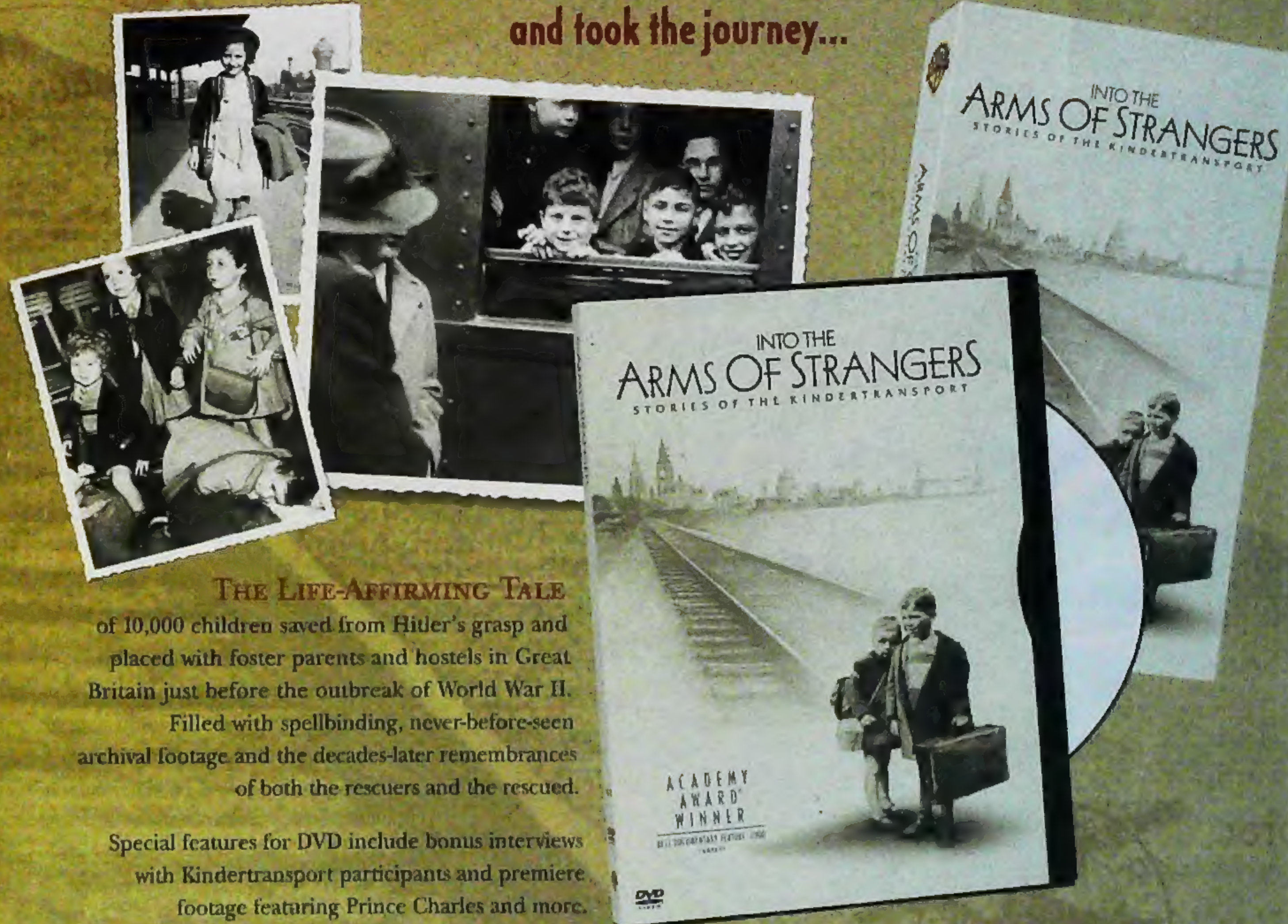
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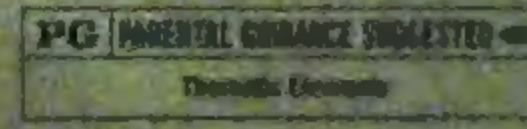
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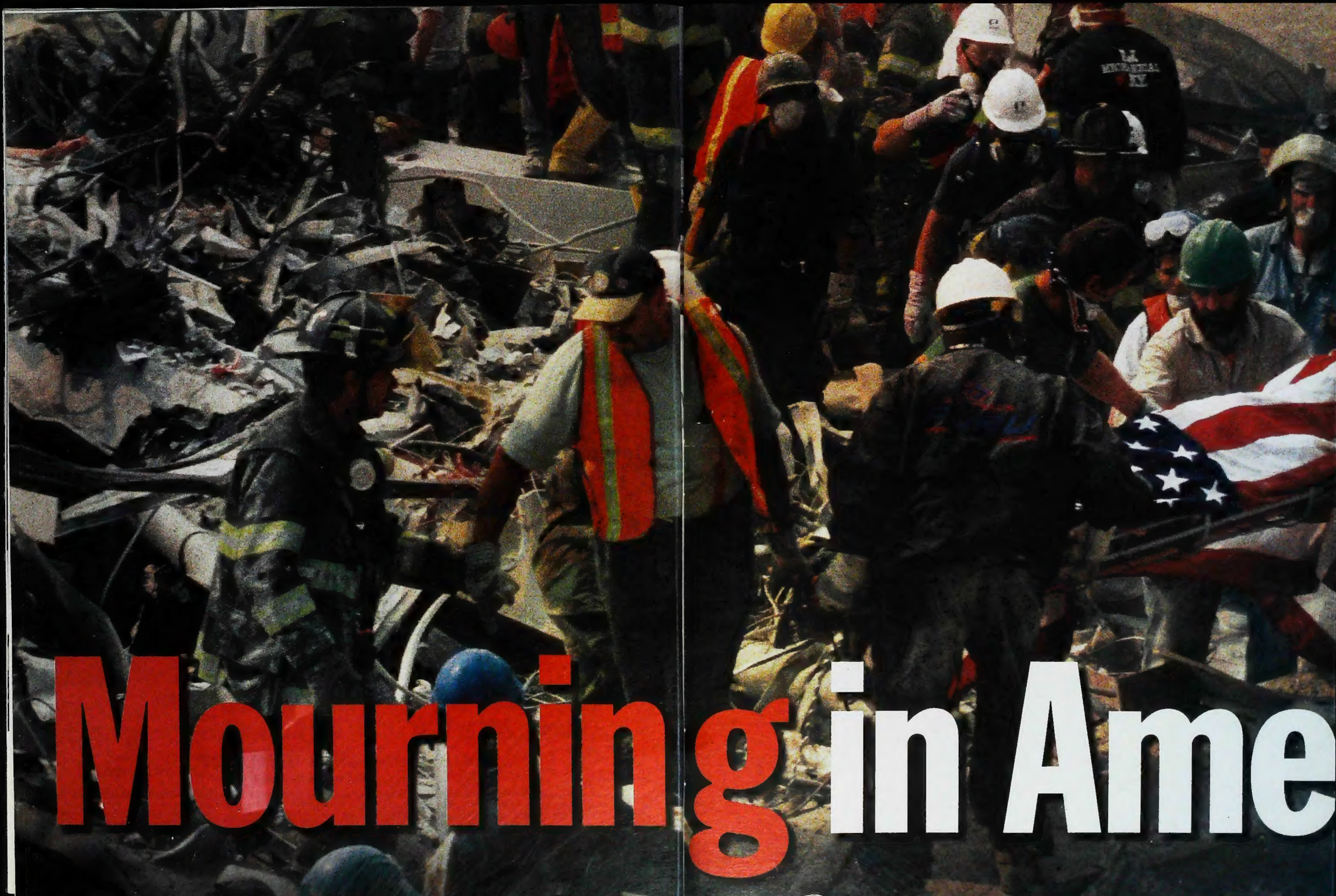
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Mourning in Ame

TIME

rica

By Nancy Gibbs

In a week when everything seemed to happen for the first time ever, the candle became a weapon of war. Our enemies had

turned the most familiar objects against us, turned shaving kits into holsters and airplanes into missiles and soccer coaches and newlyweds into involuntary suicide bombers. So while it was up to the President and his generals to plot the response, for the rest of us who are not soldiers and have no cruise missiles, we had candles, and we lit them on Friday night in an act of mourning, and an act of war.

That is because we are fighting not one enemy but two: one unseen, the other inside. Terror on this scale is meant to wreck the way we live our lives—make us flinch when a siren sounds, jump when a door slams and think twice before deciding whether we really have to take a plane. If we falter, they win, even if they never plant another bomb. So after the early helplessness—What can I do? I've already given blood—people started to realize that what they could do was exactly, as precisely as possible, whatever they would have done if all this hadn't happened.

That was the spirit building in New York and Washington and all across the country, faith and fear and resolve in a tight braid. Because the killers who hate us did the unthinkable, nothing is unthinkable now. A plume of grill smoke venting from a Manhattan steak house leads to the evacuation of midtown office towers. Does every unclaimed package tick? After the Pentagon was hit, generals called their families and told them not to drink the water, it could be poisoned. Sales of guns and gas masks spiked. The NFL canceled its games for the first time ever; bomb scares emptied 90 sites on Thursday in New York City alone. People wore sneakers with their suits in case they had to fly fast down the stairs. Even after a SWAT team stormed a plane on the tarmac at Kennedy Airport to detain what it

THE FLAG played its part in the days after the attack; rescue workers draped it over the body bags as they pulled victims from the wreckage. At the "wall of prayers" in the entrance to Bellevue Hospital in Manhattan, families post portraits of the missing

Preceding pages: Don M. Tellock

Left: Christopher Morris—VII for TIME

MISSING:
Dennis Moroney



Height: 5'10" - 6'0"
Weight: 150 lbs.
Build: Slender
Hair: Brown
Eyes: Blue
Last Seen: 1997
Last Seen Location: [illegible]
Last Seen Time: [illegible]
Last Seen Person: [illegible]
Last Seen Vehicle: [illegible]
Last Seen Description: [illegible]
Last Seen Status: [illegible]
Last Seen Notes: [illegible]
Last Seen Address: [illegible]
Last Seen Phone: [illegible]
Last Seen Email: [illegible]
Last Seen Website: [illegible]
Last Seen Social Media: [illegible]
Last Seen Other: [illegible]

STACEY SANDERS



Height: 5'6"
Weight: 120 lbs.
Build: Slender
Hair: Brown
Eyes: Blue
Last Seen: 1997
Last Seen Location: [illegible]
Last Seen Time: [illegible]
Last Seen Person: [illegible]
Last Seen Vehicle: [illegible]
Last Seen Description: [illegible]
Last Seen Status: [illegible]
Last Seen Notes: [illegible]
Last Seen Address: [illegible]
Last Seen Phone: [illegible]
Last Seen Email: [illegible]
Last Seen Website: [illegible]
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WALL OF PRAYERS

WTC MISSING PERSON
Have you seen him?



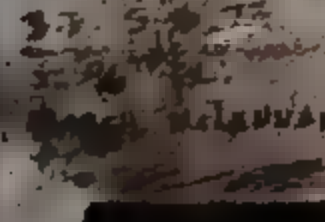
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Weight: 120 lbs.
Build: Slender
Hair: Brown
Eyes: Blue
Last Seen: 1997
Last Seen Location: [illegible]
Last Seen Time: [illegible]
Last Seen Person: [illegible]
Last Seen Vehicle: [illegible]
Last Seen Description: [illegible]
Last Seen Status: [illegible]
Last Seen Notes: [illegible]
Last Seen Address: [illegible]
Last Seen Phone: [illegible]
Last Seen Email: [illegible]
Last Seen Website: [illegible]
Last Seen Social Media: [illegible]
Last Seen Other: [illegible]

CLAUDIA MARTINEZ FOSTER



Height: 5'6"
Weight: 120 lbs.
Build: Slender
Hair: Brown
Eyes: Blue
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Last Seen Location: [illegible]
Last Seen Time: [illegible]
Last Seen Person: [illegible]
Last Seen Vehicle: [illegible]
Last Seen Description: [illegible]
Last Seen Status: [illegible]
Last Seen Notes: [illegible]
Last Seen Address: [illegible]
Last Seen Phone: [illegible]
Last Seen Email: [illegible]
Last Seen Website: [illegible]
Last Seen Social Media: [illegible]
Last Seen Other: [illegible]

JENNIFER HONG



Height: 5'6"
Weight: 120 lbs.
Build: Slender
Hair: Brown
Eyes: Blue
Last Seen: 1997
Last Seen Location: [illegible]
Last Seen Time: [illegible]
Last Seen Person: [illegible]
Last Seen Vehicle: [illegible]
Last Seen Description: [illegible]
Last Seen Status: [illegible]
Last Seen Notes: [illegible]
Last Seen Address: [illegible]
Last Seen Phone: [illegible]
Last Seen Email: [illegible]
Last Seen Website: [illegible]
Last Seen Social Media: [illegible]
Last Seen Other: [illegible]

PLEASE CALL

Monica Goldstein (w/c)
Brown hair / blonde highlights
35 yrs old, 5'2"
Piercing on top of right foot
Black ring, square watch
Piercing on engagement ring
(from cancer diagnosis)
101st Floor

PLEASE CALL

Adriane Scibetta
Brown curly hair
Brown eyes
30 yrs old, 5'6"
Wearing a ring on her finger
from her boyfriend
101st Floor

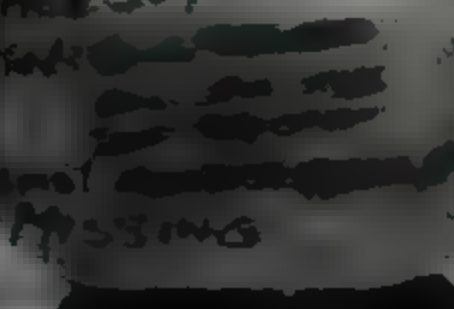
MISSING:
David H. Winton
Kevin Brown & Woods



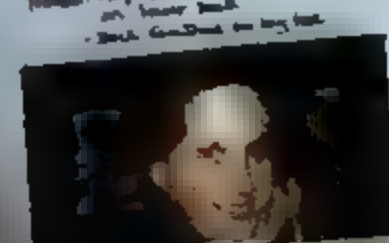
MISSING
Part Authority Police Officer



BENITO VALENTIN
Age 33 year DOB



Missing Person
Name: [illegible]
Age: [illegible]
Height: [illegible]
Weight: [illegible]
Hair: [illegible]
Eyes: [illegible]
Distinguishing Marks: [illegible]
Last Seen: [illegible]
Contact: [illegible]



Missing Person
Name: [illegible]
Age: [illegible]
Height: [illegible]
Weight: [illegible]
Hair: [illegible]
Eyes: [illegible]
Distinguishing Marks: [illegible]
Last Seen: [illegible]
Contact: [illegible]



Missing Person
Name: [illegible]
Age: [illegible]
Height: [illegible]
Weight: [illegible]
Hair: [illegible]
Eyes: [illegible]
Distinguishing Marks: [illegible]
Last Seen: [illegible]
Contact: [illegible]



Missing Person
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Age: [illegible]
Height: [illegible]
Weight: [illegible]
Hair: [illegible]
Eyes: [illegible]
Distinguishing Marks: [illegible]
Last Seen: [illegible]
Contact: [illegible]



CANTOR FITZGERALD
MISSING
FLOOR 105 - WTC 1
NIGEL THOMPSON



Height: 5'11"
Weight: 185 lbs
Hair: Brown
Eyes: Brown

Distinguishing Marks: Super
Tattoo on the left arm
PLEASE CONTACT US
Home
Cell

MISSING
JIMMY
Fitzgerald, Tower 1
104th floor




gold
stain
Heck

MISSING
World Trade Center
CLAUDIA
MARTINEZ FOSTER




Any Info. Please


MISSING
Jennifer Lynn
KANE
(MARSH, INC.)
Contact:



WORLD TRADE CENTER
MISSING
Jacyrilli de Chavez
Please contact us if you
have seen him:
Home no.
Cell no.
Cell no.



MISSING
JEANNE DAMIAN-JONES
WORLD TRADE CENTER
CANTOR FITZGERALD
104th floor



CONTACT
Home
Cell
Cell

feared was the next wave of killers, no one had imagined this was over. It isn't. It may never be. We are on our way to a different place, and we will never hear the words of the songs the same way.

*Oh Beautiful, for Patriots' dream,
that sees beyond the years
Thine Alabaster cities gleam
undimmed by human tears.*

The rescue effort had not stopped, even as it grew more dangerous. Lower Manhattan was a sharp steel forest where volunteers and fire fighters dug around the clock without rest. Doctors at St. Vincent's Hospital told of the fire fighter who had to carry out the decapitated body of his captain. The search dogs were overwhelmed; there was just too much flesh to smell. One emerged with a torn, blackened teddy bear in its mouth. Rescuers found the bodies of airline passengers strapped in their seats, a flight attendant with her hands bound. Doctors at the triage stations grieved that there were not more survivors to treat. All they could do was wash the grit out of the rescuers' eyes. Every so often the Klaxon sounded, another fractured building about to faint. Medics had to keep moving the morgue. Even the rescuers had to be rescued from the hidden caves, the shifting rubble, the filthy air. When the rains came Thursday night the peril merely increased, as the ash turned to porridge and the fires hissed and spat.

The rest of the city was strangely quiet, missing something, like when you have a tooth pulled and keep feeling for the space with your tongue. The World Trade Center towers were so big they had their own zip code; will that number now be retired, like that of a baseball hero suddenly gone? Amid the cortege of families wandering from hospital to hospital—Have you seen my wife, she was six months pregnant, on the 94th floor?—one man

had a postcard of the Twin Towers, with the message written: THEY ARE MISSING. I AM LOOKING FOR THESE TWO GREAT BROTHERS OF NEW YORK.

*O God, our help in ages past
Our hope for years to come.
Our shelter from the stormy blast
and our eternal home ...*

At Washington National Cathedral on Friday, the Day of Remembrance, they sang these old hymns, the ones sung after wars broke out and Presidents died. There sat five Presidents and the generals and statesmen who came to hear lessons about mercy and justice, about the temptations of vengeance and the duties of leadership. Congress had become a coalition government; defense is not foreign policy anymore, it's domestic. President Bush declared a state of emergency and called up the reserves; Congress wrote a \$40 billion check. Soldiers at home and around the world were on high alert, and ready; 200 of their comrades had been burned and buried alive at the very command center of armed force. "This nation is peaceful, but fierce when stirred to anger," the President said. "This conflict was begun on the timing and terms of others. It will end in a way and at an hour of our choosing."

But it will also come in a way we still cannot imagine, because we are fighting an enemy we have never met. Suicide bombers are supposed to be 17-year-old zealots with nothing to live for but the hope of a martyr's welcome by 72 virgins in paradise. These men, the FBI reveals, lived middle-class lives, had degrees and jobs and wives and kids and a willingness to leave them all to kill us. Among the casualties last week was our sweet certainty that anyone lucky enough to be able to live in America, share its vices and freedoms and gifts, surely would not want to destroy it.

CHRISTOPHER MORRIS—VII FOR TIME (28)

Colin Powell, the wartime general, was back out front, pulling together the support of allies in both the hunt and the fight and letting others know that from this point on, if you do not act as our friend, we will consider you our enemy. Bush and Powell didn't have to work hard to mount a coalition, though, because the bombers had done the job so effectively. As many as 500 Britons are feared to have died in the World Trade Center, along with Colombians, Canadians, Australians, Japanese, Egyptians and countless others; the terrorists had unified their opponents in an instant. The band played the U.S. national anthem during the changing of the guard at Buckingham Palace. Dublin's shops closed for a day of mourning, and Canadian stores sold out of American flags. WE ARE ALL AMERICANS, was the headline in Le Monde.

FOR THOSE NEAR GROUND ZERO, TRYING TO REACH STABLE ground felt like climbing out of a sand trap; a couple of steps up the slope, then back down again at the sound of some child talking about her missing daddy, a fiancé mourning a wedding that will never happen or a wife aching that she did not say goodbye to her husband thoroughly enough that last time. The final love letters had been delivered by cell phone: Be brave, commanded a tender husband, take care of our daughter. I love you.

The city was a cemetery in waiting: streetlights and phone poles plastered with portraits of the missing where normally the ads for lost pets or cheap painters would be. Outside the 69th Regiment Armory in New York City, the families afloat on hope and dread waited on line for the chance to fill out the seven-page form asking about their loved ones' tattoos and earlobes and shoe size and whether their fingers were tobacco stained. Maybe they are in a hospital, confused but safe. "I'm looking for my mother," says

Brian Daniels. "Her name is on the website that she's fine, but I don't know where she is." He doesn't know that many of those listings are false, and no one has the heart to tell him. The despair is unrelenting, and the funerals have hardly begun.


But so too is the hunger for action. Lines for newspapers stretch half a block; people walk with flags sticking out of their purses, wear them as bandannas on the streets. Everyone fights back in his own way; Wall Street retaliates by getting back to business. "We'll have conference calls every morning," a boss tells his team, whose offices have been vaporized. "I want that letter of intent in the morning." You can't stop competing if you're an American business—now the fight is for office space across in Jersey City, N.J. Broadway reopens its theaters; at the end of *The Producers*, Nathan Lane and Matthew Broderick lead the audience in *God Bless America*.

It will take us months, years, to understand what has been changed by this, and how. Irony is no longer safe for comics; comedy itself is in tears. Three decades of popular culture have turned into period pieces: *Working Girl* and *Escape from New York* and *Wall Street* and *Sex and the City* and *The Sopranos* and every opening shot of the tip of the island that was designed to say, "We're in Manhattan right now." Now we will see those shots and know they came before. When you got turned around in Greenwich Village's crooked streets, the towers were the lodestars. It will be easier to get lost now. "Those were my local mountains," a New Yorker says, but the mountains were laid low.

But yet one more hymn, from Friday's service:

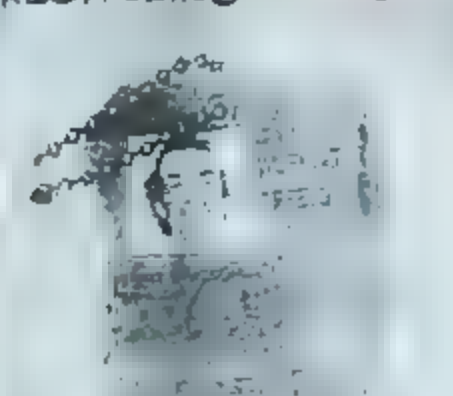
*And though this world, with devils filled,
Should threaten to undo us,
We will not fear, for God hath willed
His truth to triumph through us.*

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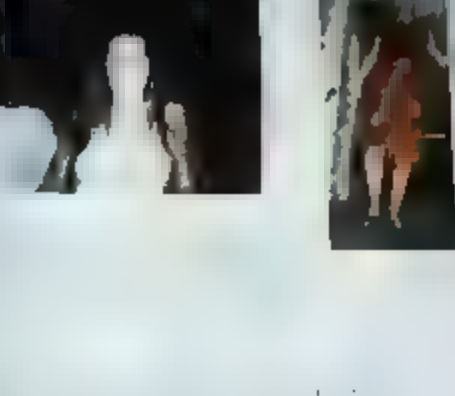
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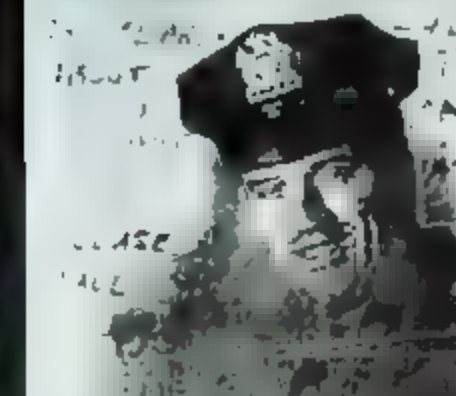
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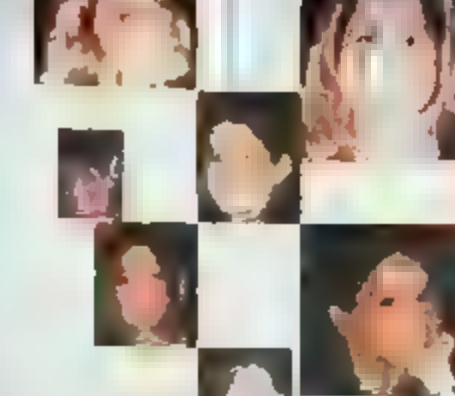
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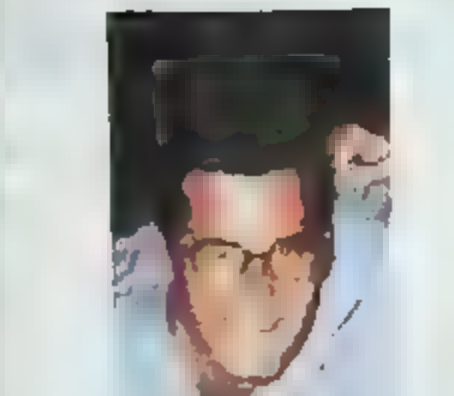
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PLEASE CALL: (212)

WTC MISSING PERSON
Have you seen her?



Name: [illegible]
Age: [illegible]
Height: [illegible]
Weight: [illegible]
Hair: [illegible]
Eyes: [illegible]
Distinguishing Marks: [illegible]
Last Seen: [illegible]
Contact: [illegible]

WARRIORS OF THE HEAVENS
Fire fighters braved
dust, rain and sudden
stampedes when
damaged buildings
threatened to collapse
Photograph by MARIO
TAMA—GETTY IMAGES





9/11
Bush mourned, rallied
the rescuers and the
country, and sent a
message to terrorists
and the world
Photograph by
KHUE BUI—POOL

A large crowd of people is gathered at night, holding lit candles. The scene is dimly lit, with the primary light source being the numerous candles held by the participants. In the lower-left foreground, a man holds a small American flag. The crowd extends far into the background, creating a sea of light from the candles. The overall mood is solemn and commemorative.

REMEMBRANCE
More than 1,000
attended a
candlelight vigil in
Grayslake, Ill. (pop.
18,506), as the
country realized we
are at war
Photograph for TIME
by STEVE LISS



MOHAMED ATTA, 33

Suspected as the pilot who hit the north tower, he had lived in Germany and studied aviation in Venice, Fla.



MARWAN AL-SHEHL, 23

Trained in Florida, he may have piloted United Flight 175 into Tower 2 of the Trade Center.

PALM: NORM ARNT/PHOTO COURTESY NBCS-WTVJ

■ INSIDE THE CONSPIRACY

THE NEW BREED OF TERRORIST

An inside look at the lives of the men behind the attacks. Now dozens of their associates may be at large in the U.S. What will come next?

By JOHANNA MCGEARY and DAVID VAN BIEMA

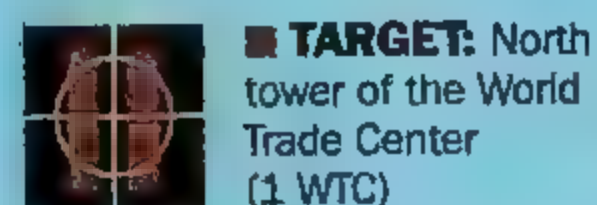
IT WAS SO ORDINARY AT THE TIME, SO OMINOUS IN hindsight. An American Airlines agent at Dulles Airport in Virginia looked up as two polite young men of Arab origin handed over their tickets. Odd: they were waiting in the coach-class line, dressed in inexpensive clothes, but their tickets were first class, one way. Prepaid at \$2,400 each. "Oil money," thought the agent. Such passengers are common at Dulles, but these two looked a bit young; one, around 20, spoke a little English; his brother, even

younger, spoke none. And they seemed awfully thin, almost underfed. The agent saw they had ordered special Muslim meals, but so had some others on the flight. The brothers gave the right answers to standard security questions and had valid IDs, one of them a proper-looking Commonwealth of Massachusetts driver's license. The agent wasn't in a rush and laughed to himself that the two brothers were such infrequent flyers they didn't know they could check in at the empty first-class counter. But the two were patient, pleasant, low key. There was really nothing to trigger alarms as the brothers and three other passengers of

American Airlines FLIGHT 11



■ **FLIGHT:** Boston to L.A.



■ **TARGET:** North tower of the World Trade Center (1 WTC)

■ **ON BOARD:** 92 people

■ **HIJACKERS:** Satam Al Suqami, Waleed Alshehri, Wail Alshehri, Mohamed Atta, Abdulaziz Alomari

■ **PLANE:** Boeing 767



Arab ethnicity boarded American Airlines Flight 77 for Los Angeles.

The two brothers were Nawaq Alhamzi and Salem Alhamzi, who knew they were going to die that morning. They were two of the 19 men who hijacked four planes and turned them into deadly missiles last Tuesday, shocking the world with their new technique for terror. But they were only the visible agents of the conspiracy. As investigators and intelligence services worldwide raced to trace their movements and feverishly searched for other plots, it became increasingly apparent that the 19 were merely soldiers, part of a terrible new army that owes its allegiance to a cause, not a country. There were other hands on the control sticks of those planes: the masterminds who dreamed up the plot and who saw it through to catastrophic conclusion. The goal of the new war on terrorism is not only to arrest perps and break up plots but also to trace those lines of responsibility as far as they go, to prove moral responsibility for terrorist acts on the part of any world leaders who encourage them.

PRESIDENT BUSH SOUNDED THE BATTLE call last week for a war to be waged on a



Mohamed Atta

An abandoned car with telltale tobacco was left at the Portland airport



thousand fronts. The sprawling investigation now under way will help the White House shape a response: not only an attack of retribution against those who plotted this massacre but also a long line of moves designed to forestall future attacks. "This is a conflict without battlefields or beachheads, a conflict with opponents who believe they are invisible. Yet they are mistaken. They will be exposed," the President said last Saturday. "We will smoke them out of their holes." Secretary of State Colin Powell spread the word worldwide: You are with us or you are against us.

At the FBI, they're calling the investigation PENTTBOM, for Pentagon Twin Towers Bombing, and running the probe from inside the agency's high-tech Special Information and Operations Center, a 40,000-sq.-ft. command post in Washington where FBI Deputy Director Tom Pickard supervises the 4,000 agents and 3,000 analysts and support people working the case. Pickard's team had received 46,125 tips by last Saturday, which they

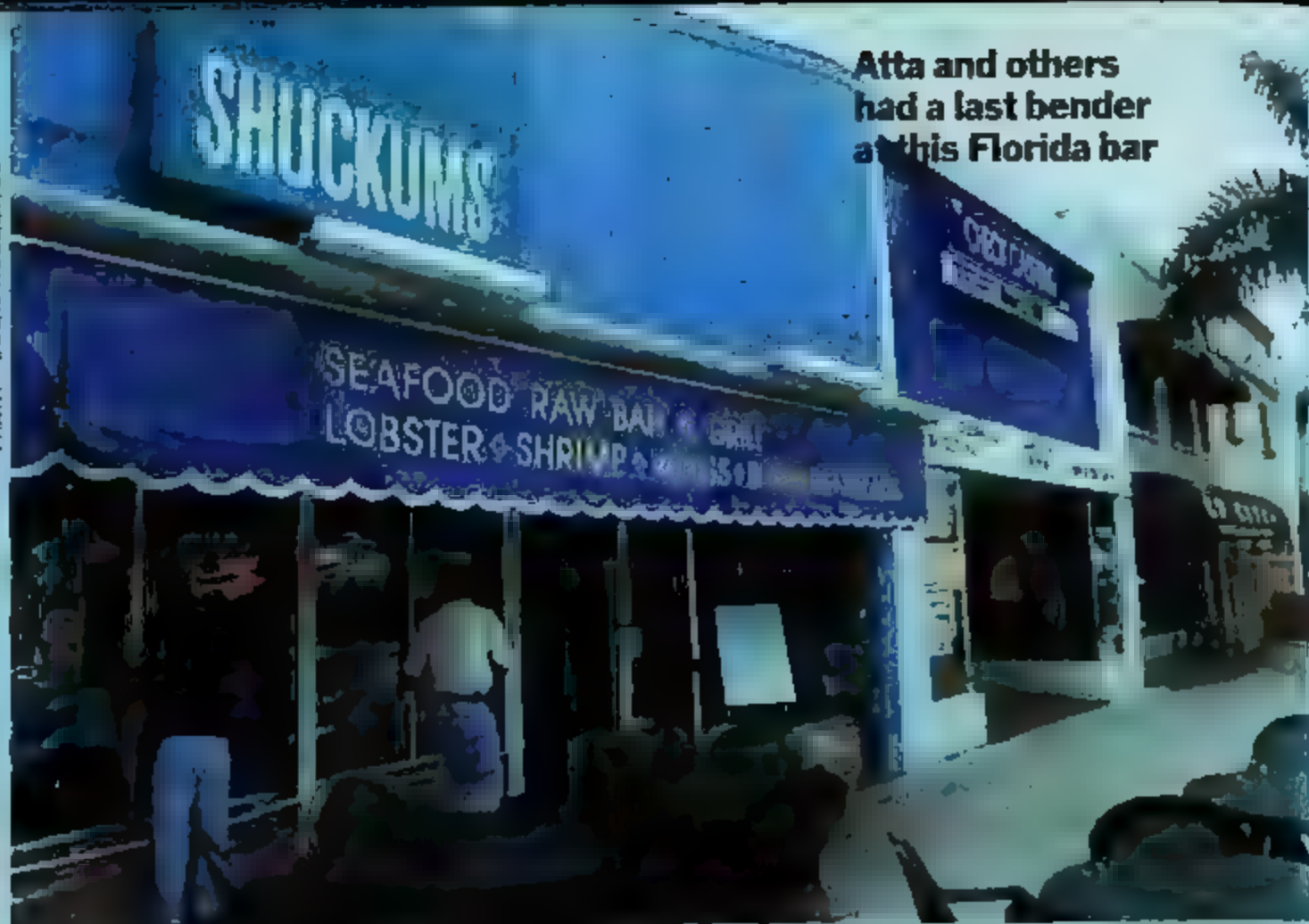
were farming out to field offices and 31 other agencies working with them on the case. Pickard, 51, a native of

Queens, faces the colossal task of shaping the information into a portrait of a criminal organization ingeniously designed to avoid detection. FBI agents are delving into the training logs and financial records of four Florida flight schools and others around the U.S., compiling a list of other pilots who could form the nucleus of fresh hijack teams that might be scrambling for jet seats even now. A U.S. intelligence official told TIME he believes some 30 terror operatives were deployed on the Sept. 11 mission. "There's more," says the official. "More than we have accounted for." And the hit squads were backed, officials now believe, by a network of financial, informational and logistical support. "There's a concern that there's a substantial infrastructure scattered around the country, in Detroit, Florida and Boston, for example," the intelligence official told TIME.

U.S. security agencies must unravel a conspiracy that stretches back years and across continents. Israel's Mossad,

INTELLIGENCE FILE

The plane that hit first carried the greatest number of pilots: 4 of the 5 hijackers could fly. Mohamed Atta bought his suicide ticket online and sat in seat 8D. He went out drinking the Saturday before the attacks—and griped about the bill. Waleed Alshehri once lived in a Virginia house three blocks from the CIA. His neighbors thought he was dealing drugs. Abdulaziz Alomari lived with his wife and four children in a stucco house in Florida. Wail Alshehri and Satam Al Suqami roomed together and shared a post-office box.



Atta and others had a last bender at this Florida bar



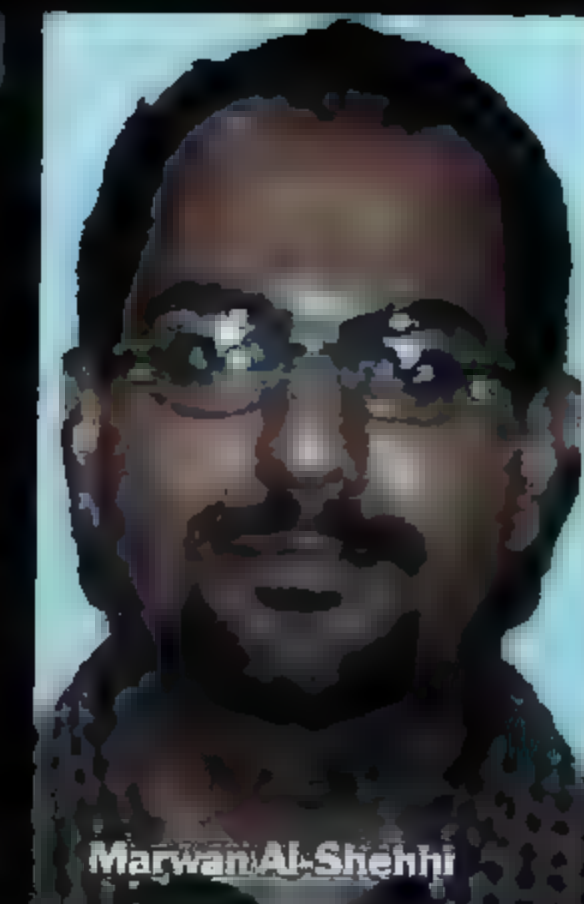
Al-Shehhi roomed with Atta in Coral Springs, Fla.



A Cessna Skyhawk trainer at the Huffman Aviation airfield

INTELLIGENCE FILE

Unlike his abrasive cousin Mohamed Atta, a hijacker of American Flight 11, Al-Shehhi was remembered by his flight-school proprietor as "a friendly, laughing person." Ahmed had a pilot's license, having supposedly trained in Tulsa, Okla., and Alshehri attended the FlightSafety Academy in Vero Beach, Fla., but neither of the Alghamdis appears to have had flight training. According to the FAA, the hijacked flight nearly crashed into Flight 11 as the two airplanes approached New York City.

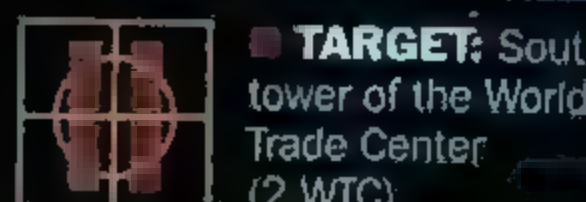


Marwan Al-Shehhi

United Airlines FLIGHT 175



■ **FLIGHT:** Boston to L.A.



■ **TARGET:** South tower of the World Trade Center (2 WTC)

■ **ON BOARD:** 65 people

■ **HIJACKERS:** Marwan Al-Shehhi, Fayed Ahmed, Ahmed Alghamdi, Hamza Alghamdi, Mohamad Alshehri

■ **PLANE:** Boeing 767



experts in this sort of thing, estimate that it took at least two years and 100 people to pull it off. Someone thought long and hard how to do it, then found willing fanatics to carry it out. They carried different passports—Saudi Arabia, the United Arab Emirates, Lebanon—and perhaps pledged fealty to different radical factions. What brought them together was first a hatred of America for causing their resentments and frustrations, and then someone who knew how to transform their rage into bloody results. Osama bin Laden may be the top general in charge, but who are the field lieutenants? Even usually placid FBI officers called their search squads "frenzied" as they hunted last week for shadow figures who might be involved. To underscore the broad reach, at New York's Kennedy Airport Thursday, 10 people were questioned, and one was eventually held as a material witness.

THE WEST HAD DEVELOPED A FAIRLY WELL-defined profile of the typical suicidal terrorist. That man would be young, 18 to 24, born in poverty, a victim of some personal tragedy, a despairing zealot with nothing to lose. He would be fanatic in behavior and belief, stern, moralistic,

teetotaling. The status of *shahid*, or holy martyr, would solve his earthly issues in paradise, and someone would give money to his family on earth. If he hailed from the rebel training camps of Afghanistan, where the cult of jihad gets its earthly gunmen, he would be fundamentalist in his faith, ignorant of the outside world, immersed in a life of religious devotion and guerrilla instruction. He would speak not in casual conversation but in scripture. An intense, carefully nurtured fanaticism would replace any natural instinct for self-preservation.

But the 19 men who carried out last Tuesday's attacks were different. They did their most important training right here, among us. They were "sleepers," unusually purposeful men, living ordinary lives as they prepared for extraordinary deeds; they had plenty of time to change their minds if they had wanted to. They lived by the terrorist handbook cited in the East Africa embassy-bombings trial: "When you're in the outer world, you have to act like them, dress like them, behave like them." They were older—one age 33, several in their late 20s—educated, technically skilled people who could have enjoyed solid middle-class lives. Some left wives and

children behind. Yet even more ardently than their young predecessors, these men made common cause with each other out of some profound hatred for America. Investigators don't know yet if they were recruited or they volunteered, but their need to do violence to the enemy and their unflinching will to carry the plan through over months, even years, brings a terrible new dimension to the dynamics of terrorism.

IT IS ONE OF THE TRUISMS OF THE modern airline industry that the U.S. trains many of the world's pilots. The backs of international pilot magazines are crammed with ads for flight schools in Florida, California and Arizona. "Three hundred sunny days a year," some of them proclaim, an enticement to students in a hurry to build up the hundreds of hours of basic prop-plane time needed before moving on to jet training and potentially lucrative careers. If Harvard, Yale and M.I.T. draw the world's future biochemists, these small four- and five-plane aviation schools attract the globe's future pilots.

Huffman Aviation, tucked on Florida's Gulf Coast between Tampa and Fort Myers, is just such a place. The weather is

American Airlines FLIGHT 77



■ **FLIGHT:** Dulles to L.A.



■ **TARGET:** The Pentagon

■ **ON BOARD:** 64 people

■ **HIJACKERS:** Khalid Al-Midhar, Majed Moqed, Nawaq Alhamzi, Salem Alhamzi, Hani Hanjour

■ **PLANE:** Boeing 757



A former student at the flight school is believed to be one of the hijackers.



Mail Boxes Etc. store used by terrorist suspect

INTELLIGENCE FILE

Khalid Al-Midhar and Nawaq Alhamzi were the only hijackers on the FBI's terrorist-alert list. Al-Midhar spoke little English and was in the U.S. on a one-year business visa. Alhamzi was attractive and polite, said a manager at his San Diego apartment complex. He had previously shared a New Jersey apartment with his brother Salem Alhamzi. Hani Hanjour had a commercial pilot's license with a Saudi Arabia address. But he lived in San Diego and Phoenix, Ariz., for a decade. Majed Moqed remains a mystery.



FlightSafety Academy in Vero Beach, Fla.



Ziad Jarrah

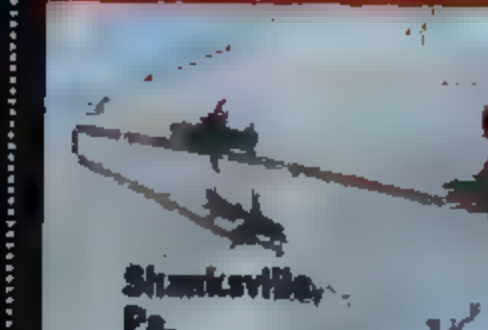
INTELLIGENCE FILE

Jarrah, 26, above right, earned a pilot's license while living in a Hamburg, Germany, apartment house, right. Later, in Hollywood, Fla., neighbors remember him as a professional who blended in despite driving a red Mitsubishi Eclipse. Alghamdi, 20, another pilot, listed his address as the FlightSafety Academy in Vero Beach, Fla., above. But he also once shared an apartment in Delray Beach, Fla., with Alnami and another suspect, Hamza Alghamdi, who was aboard UA Flight 175, the second plane to crash into the Trade Center.



Jarrah's girlfriend's apartment in Germany

United Airlines FLIGHT 93



■ **FLIGHT:** Newark to San Francisco



■ **TARGET:** Somewhere around the Capital. Crashed in Pennsylvania

■ **ON BOARD:** 45 people

■ **HIJACKERS:** Saeed Alghamdi, Ahmed Alhaznawi, Ahmed Alnami, Ziad Jarrah

■ **PLANE:** Boeing 757



good. Gas and airplane rentals are cheap—you can fly a Cessna 150 single-engine plane for \$55 an hour, 40% less than what you might pay in a big city. The airport café is open, serving hot, cheap food with aviation nicknames like "Emergency Descent," a bacon cheeseburger.

For the better part of the past year, as the U.S. elected a new President and pondered the Internet bust, Mohamed Atta and Marwan Al-Shehhi spent their days buzzing up and down the Florida coast in small Cessnas, building time. Their training began in earnest in July. They were quiet and private. For a week or two they leased a room—\$17 a night—from Charlie Voss, a bookkeeper at Huffman. But Voss's wife did not like their slovenly habits. In the morning they would pad from the shower with wet hair and snap their heads around. "You've been here long enough, and you need to find a place," Charlie told the two. "Go to it."

They seemed to be in a rush to fly the big planes. Long before they were really ready, before they had the 1,000 or so hours any airline would demand of a future jet pilot, they invested in expensive time in a training device. The 727 full-motion simulator is a multimillion-dollar contraption that twists and

bucks and turns on hydraulic pistons like a Disney ride. But the technology is good enough that airline pilots use simulators regularly to train for emergencies that are too dangerous to practice in a real plane: a double-engine failure or a fire on takeoff. For \$1,500, Atta and Al-Shehhi bought six hours of simulator time from Henry George, who owns the SimCenter School in Opa-Locka. He led them through a few basic maneuvers: climbs, descents, turns. It wasn't much, but it was enough to give a beginner pilot a realistic sensation of how to handle a three-engine jet airliner. And enough, later, to break George's heart. "To think that I helped in any way their terrible cause, that my skills were used for such a terrible deed," he says. Al-Shehhi was on board United Flight 175 and was probably the pilot of the airliner as it smashed into the side of the World Trade Center's south tower. Atta was on American Flight 11, which had hit the north tower 21 minutes earlier.

They were not, it seems, alone in their training. Waleed Alshehri, in his mid-20s, had graduated in 1997 with a degree in aeronautical science and a commercial pilot's license from the prestigious Embry-Riddle Aeronautical Uni-

versity in Daytona Beach, Fla., where nearly a quarter of all commercial pilots train. He surely knew how to fly the large aircraft the terrorists planned to ram into their targets. He was on American Flight 11 with Atta. Abdulaziz Alomari told his Vero Beach landlord in July 2000 that he was a Saudi commercial pilot when he moved in with a wife and three kids. He was then taking classes at FlightSafety Academy, often patronized by employees from Saudi Arabian Airlines. He too would have had the rudimentary skills needed to steer an airliner. Says a neighbor: "My kids played with his kids. I'm stunned." He was aboard Flight 11 as well. Of the five hijackers on board, four were U.S.-trained pilots.

As far back as 1996, at least two other men were following a similar course. Hani Hanjour, another of the eventual hijackers, was working with a CRM Airline Training Center in Scottsdale, Ariz. By 1999 Hanjour had accumulated enough hours—250—to fly with an FAA examiner for his commercial pilot's license. It was awarded and issued that same year. His address, a post-office box in Saudi Arabia, though for much of the past year he had lived with two other men, Nawaq Alhamzi and Khalid

Al-Midhar in a San Diego apartment complex.

They were a quiet lot. "I saw them watching and playing flight-simulator games when I was walking my dog at 10 or 11 at night. They would leave the front door open," recalls Ed Murray, who lived across from them. It was the closest contact anyone at the complex had with the three. "Anytime you saw them, they were on their cell phones. What I found strange was that they always kept to themselves. Even if someone got in the pool, they got out." Another neighbor, Nancy Coker, 36, saw them getting into limos late at night, even though the car that neighbors said they drove was a gray Toyota Camry, early '90s vintage. "A week ago, I was coming home between 12 and 1 a.m. from a club. I saw a limo pick them up. It wasn't the first time. In this neighborhood you notice stuff like that. In the past couple of months, I have seen this happen at least two or three times." Last week Hanjour was the probable pilot when American Airlines Flight 77 flew into the Pentagon with Alhamzi and Al-Midhar aboard.

HOLLYWOOD, FLA., IS AN OVERLOOKED burg outshone by Miami on one side and Fort Lauderdale on the other, trying to

grab some limelight with a string of sushi and blues restaurants. One such establishment is Shuckums Oyster Pub and Seafood Grill, a music showcase with the requisite life-size shark mounted on an ocean-colored wall. It was at Shuckums, on Sept. 8, that Mohamed Atta and Marwan Al-Shehhi did some pre-mass murder tipting. Atta drank vodka and orange juice, while Al-Shehhi preferred rum and cokes, five drinks apiece. "They were wasted," the bartender recalled, and Atta objected to the \$48 bill. Tony Amos, the manager, asked if they were short the cash. "No," said Atta. "I have plenty of money. I'm a pilot." And he hauled a wad of \$50 and \$100 bills from his pocket, eventually leaving a \$3 tip.

Atta and Al-Shehhi, his close companion, are the two hijackers the investigation has been most successful in profiling. Before journeying to Florida, Atta studied for several years at Germany's Technical University of Hamburg-Harburg and shared an apartment with Al-Shehhi. According to German chief prosecutor Kay Nehm, they were linked with a group formed with the "aim of carrying out serious crimes, together with other Islamic extremist groups

abroad, to attack the U.S. in a spectacular way through the destruction of symbolic buildings."

There, in a 780-sq.-ft. apartment in a working-class district, they appear to have lived a life involving deepening Islamic practice and community. They had frequent visitors, sometimes as many as 20 at a time, witnesses told the New York Times. The group left their shoes at the door and could frequently be heard reciting from the Koran. They wore traditional Islamic garb, at least some of the time. The men often sat in circles on the floor praying, a neighbor reported. When they caught her watching, they installed blinds. They spoke good German. One neighbor complained about loud Arabic music. Despite Nehm's claims, the German sojourn has the feel of a somewhat more relaxed period, of working toward a goal that was not yet imminent.

Some of the future hijackers developed a connection with Portland, Maine, that investigators are still puzzling over. Getting to and from that city has become easier in the past few years as the big airlines have laid on small-jet routes to link it to Boston and other Northeastern hubs. The Portland airport still has just one secu-

INSIDE THE CONSPIRACY

rity checkpoint, which has a surveillance camera pointed at it. On Tuesday, shortly before 6 a.m., the camera captured an image of Mohamed Atta and Abdulaziz Alomari clearing security in the quiet airport for a US Airways flight to Boston. "In the photo, Atta has a ticket in his hand and a small shoulder bag," says Michael Chitwood, who runs Portland's 155-man police department. Both men were dressed in Western garb.

They evidently arrived in Boston the previous Sunday, drove back to Portland and then flew again to Boston. But this would have increased their exposure to airline security, which they had to clear once in Portland and again in Boston, since US Airways and American Airlines operate from opposite ends of the terminal. Yet, says Chitwood, "if these guys carried out this attack the way they did, they had a reason to be up here, but who the hell knows what it is?"

The movements, however, suggest a group of hijackers quite familiar with airport and immigration security, men who had figured out how to move in and around the U.S. without attracting notice. This is especially remarkable since several of them, sources tell TIME,

were already on FBI watch lists. Toward the end of 1999, the CIA received sketchy information connecting two of the dead hijackers—Khalid Al-Midhar and Nawaf Alhamzi—to bin Laden's organization. Officials tell TIME the CIA information was considered too vague to pass along, but by this summer those suspicions had firmed up. There was no indication of the plot they had in mind, but there were strong hints of links to bin Laden associates, including a connection to a suspect in the bombing of the U.S.S. *Cole*, enough to raise a flag in the CIA database. A U.S. official deep in the investigation says it has now been determined from Immigration and Naturalization Service records that Al-Midhar and Alhamzi visited the U.S. briefly in 2000. They returned in July 2001, giving "Marriott in New York City" as their destination. On Aug. 23, the CIA passed their names to the FBI and the INS for inclusion on the U.S. watch list, and FBI

agents searched the country for the two. But they had left addresses that turned out to be useless, and the FBI never found them until they crashed into the Pentagon. Only afterward did the FBI turn up the address for Al-Midhar in the Claremont area of San Diego.

The suicide squads seem to have regularly used their own names, or at least consistent noms de guerre, when they enrolled in flight school, rented apartments, bought cars. Police have impounded cars they used and searched apartments up and down the American East Coast and in Germany, hauling off bags of potential evidence. In Florida, the FBI picked up a discarded tote bag at the Panther Motel, where Al-Shehhi stayed during the past two weeks. Its contents: maps, flight manuals and martial-arts books.

Some of the men seemed to use the same Visa card, on which they rang up substantial charges, and gave the same Mail Boxes Etc. addresses, especially

PSYCHOLOGY

What Makes Them Tick?

Mohamed Atta poses a puzzle, and Abdulaziz Alomari poses a bigger one. Until now the standard profile of Islamic martyrs was: young, nothing to lose and fanatically, hermetically Muslim. Atta, 33, flouted Islamic morality by slugging down vodka like a sailor. And as for Alomari, 28: How does a man—no brainwashed boy dreaming of virgins in paradise but a man in his prime with a wife and four or five children—vaporize that life by flying a plane into a building? Why? Why now?

There are many possible answers, but few feel sufficient. Theologically, some Middle Eastern sheiks justify suicide bombings on the basis of Muslim medieval traditions, although most of their colleagues worldwide disagree. Politically, campaigns against Muslims in Bosnia, Albania, Chechnya and Israel create a nationalist desperation that can draw even secularists to pan-Islamic dreamer-schemers like bin Laden, especially when they can offer a



CENTER OF THE STORM Osama bin Laden in a video made during his son's wedding

checkbook and organizational savvy. Then there is globalization. When Islam stopped gaining territory in the Middle Ages, its thinkers developed mechanisms for coexisting with a permanent Western other. But to new theorists like bin Laden, globalization represents the end of that détente and the start of a hobnailed Western victory march, justifying extreme actions in self-defense.

Philip Lamy, a professor of sociology and anthropology at Castleton College in Vermont, further probes that world view: "The fear that these changes will eradicate their language. Their religion. Their way of life. Westernization as the major lifestyle.

Capitalism as the major economic system. English as the major language. Tourism as a major industry. These things scare them. This is not just a madman's mind-set."

No. Perhaps this is a definition of a terrifying kind of sanity, whether we want to wrap our minds around it or not. We can parse the lives of the suicides into subatomic bits and still not arrive at a why that we can accept. But it has happened once now. No peculiarity emerges from their tales, in character or plot, to indicate that it may not happen again.

—By David Van Biema.
With reporting by John U. Bacon/Ann Arbor and J.F.O. McAllister/London

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■ INSIDE THE CONSPIRACY

toward the last days of their lives. On attack day, four to seven cross-country tickets were billed to the same card. The same card number showed up on the rental contract for a car the hijackers left at Logan Airport and for a Boston hotel room some slept in. The pile of credit-card receipts, rental-car contracts, hotel bills and airline tickets tracks their movements as they eventually made their way from Florida to three chosen airports. By then, the ones determined to die didn't seem to care whether they left a trail, but investigators say the paperwork also opens useful leads in new directions.

Investigators don't know how much the suicide pilots knew about their confederates before they gathered Tuesday morning at their assigned planes—or if they knew others would undertake similar missions. But preliminary information suggests that the cells followed classic bin Laden practice: over time, cell members built up a small local support network to collect information, rent houses, buy equipment for the "sleeper" operatives while they waited to be activated. As happened with the East Africa embassy bombings, agents think only a few superior handlers—a Commander X or two—sent perhaps by HQ at the penultimate moment, knew how the final pieces were meant to fit together. They're the ones Washington desperately wants to find, because they might provide the definitive link to bin Laden and interdict more terrorist acts.

But there are plenty of clues to retrace the steps of the hijackers in their final days and hours. Boston seems to have served as a forward staging area, a big city where the terrorists could vanish in the large Arab population. Three times last month Atta rented cars from Warrick's Rent-a-Car in Pompano Beach and checked one back in with 2,000 miles on the odometer. He brought the last one back Sept. 9. Parking-lot cameras picked up a white Mitsubishi sedan leased from an Alamo franchise that had gone in and out of Boston's Logan Airport five times between Sept. 5 and Sept. 11.

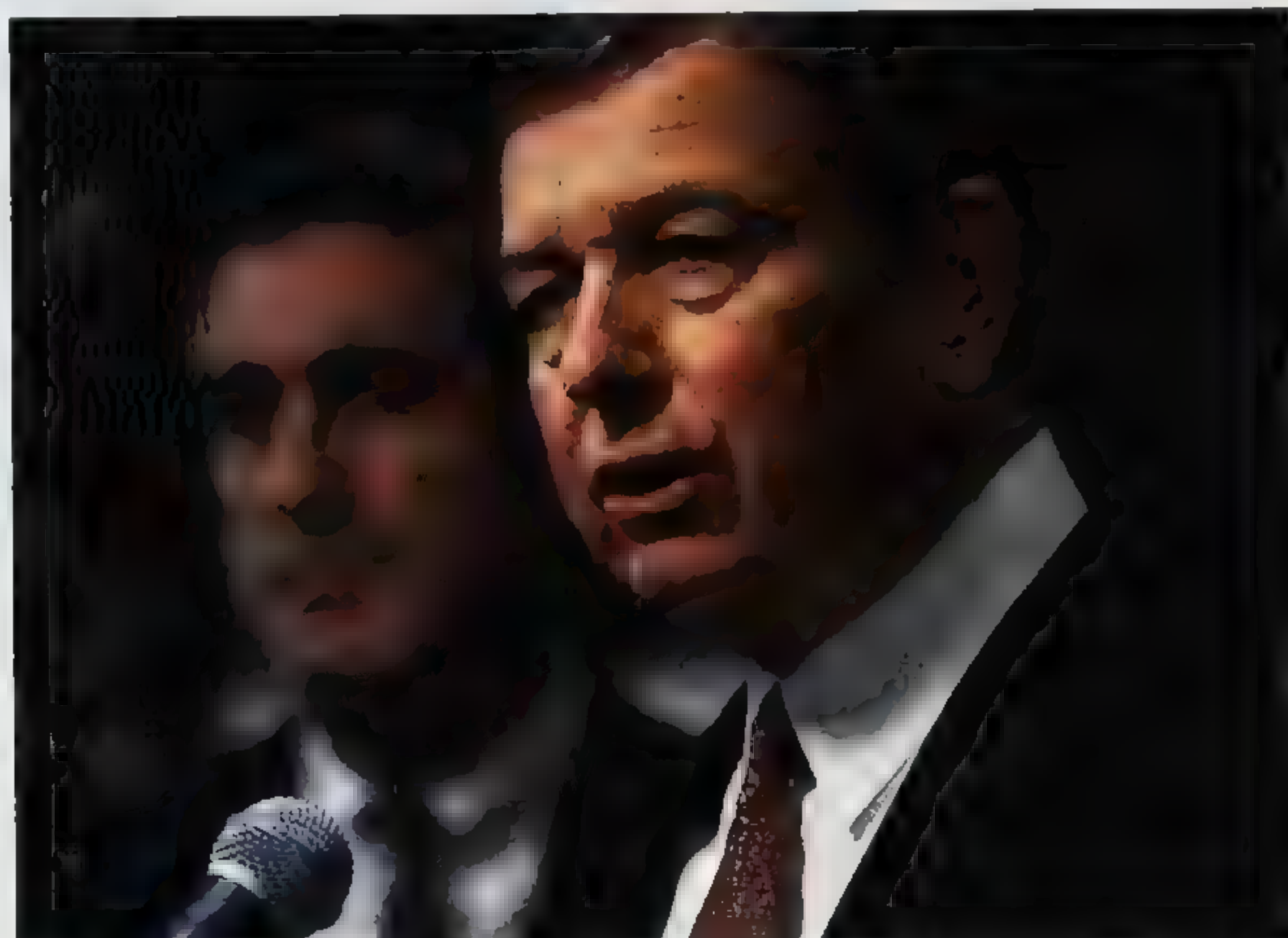
Someone, maybe Atta, was meticulously casing the airport, checking plane schedules, looking for half-empty flights, testing security measures. He and his accomplices obviously learned a great deal about airline schedules, aircraft capabili-

ties and fuel loads, perhaps even seat configurations. The car was found there again Tuesday night, containing a "ramp pass" to enter restricted areas of Logan Airport. Maybe that someone was reconnoitering with accomplices who worked on the planes, who could plant weapons onboard. Monday night, some of the Boston suicide squads collected at the Park Inn in suburban Chestnut Hill. By Wednesday dozens of police in bulletproof vests descended on Room 432 to collect and remove evidence.

When the four cells arrived at their takeoff airports on Tuesday morning, they no longer needed the karate and flight

Dulles and swung it around to smash into the Pentagon at 9:40 a.m. The cockpit voice recorder that might have clarified whether this plane intended to take out the White House or the Capitol was found too badly damaged to provide any information. Only the kamikazes who got on United 93 in Newark were thwarted, after determined passengers decided to die "doing something about it" rather than let the terrorists crash the plane into their apparent Washington target.

WHAT WE KNOW NOW IS ONLY THE SURFACE. The unidentified support structure



FOLLOWING THE TRAIL Ashcroft fields questions about the investigation into the attacks

manuals investigators would later discover. Two teams of five rendezvoused at Boston's Logan, a third group of four at Newark and the last five men at Dulles, with their knives and their box cutters either stashed in their shoulder bags or perhaps already concealed onboard. Wail Alshehri, Waleed Alshehri, Mohamed Atta, Abdulaziz Alomari and Satam Al Suqami boarded American Airlines 11 and drove it square into the World Trade north tower at 8:45 a.m. A few minutes later, Marwan Al-Shehhi, Fayed Ahmed, Mohamd Alshehri, Hamza Alghamdi and Ahmed Alghamdi departed on United Airlines 175 and rammed it through the corner of World Trade south tower 21 minutes later. Khalid Al-Midhar, Majed Moqed, Nawaf Alhamzi, Hani Hanjour and Salem Alhamzi embarked on American Flight 77 out of

worries intelligence officials just as much. Officials want to know too the whereabouts of others from the Muslim world who enrolled at the same flight schools, trained with the kamikazes and perhaps connected to field supporters of the operation. More than 100 names of acquaintances of the hijackers have been forwarded to 18,000 law-enforcement agencies in the U.S. and 20 overseas FBI offices in hopes that a few will help identify terrorists still living. Some raw intelligence led to speculations there might be a phase-two operation, maybe involving car bombs. Some leads suggest a fifth suicide effort was aborted when its target air flight to L.A. was canceled in the wake of the other terrorists' successes.

What we still need to know is the deeper connections: the radical affiliations of



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talker
start talking to your
kids don't smoke

They grow up
a split second
talk to your kids
about smoking
while they're
still young and
still listening

By 14, they like to play deaf.

At 5, they like to play games.

INSIDE THE CONSPIRACY

the hijackers and the links that connect those 19 dedicated death seekers to the men who ordered them to do it, and the men who would like to emulate them. Their personal agendas are less important than who recruited them, financed them, oversaw their mission. As Secretary of State Colin Powell said Wednesday, "When you are attacked by a terrorist and you know who the terrorist is and you can fingerprint it back to the cause of the terror, you should respond." Now the public tips and paper trails, worldwide investigation and local canvassing need to hunt down that fingerprint.

Nearly everyone in Washington has all but concluded the whorls and ridges belong to bin Laden. President Bush named him the "prime suspect" on Sat-

urday. When you look at the point of this attack, who better does it serve? The faceless enemy needs no claim of responsibility to get his message across; he has no agenda that can be met. What he wants is to make a statement: to carry out attacks to prove that he can. What better recruiting poster than that searing image of a plane shearing through the south tower: it tells the faithful, Look at me, look what we can do, join me.

The U.S. will have to keep cool in the coming days as it proceeds to give life to Bush's vow of war on terrorism. It may lift our hearts now to pledge an end to it, but heartache and heartbreak lie ahead in what promises to be a long, painful struggle to pre-

vail. "You will be asked for your strength, because the course to victory may be long," said Bush last week. Even if bin Laden worked "alone" this time, he is not alone in his enmity. His ideas and thousands of men like him are still out there. —**Reported by Carole Bula/New York, Teresa Brumback and Elaine Shannon/Washington, Jeanne DeQuine/Miami, Yvette C. Hammett/Vero Beach, Broward Liston/Daytona Beach, Rochelle Renford/Venice, Jill Underwood/San Diego, Eric Francis/Boston and Kathie Klarreich/Coral Springs**

THE TRUE VALUES OF ISLAM

One God and One Nation

Ghassan (Gus) Karim's daughter was on the phone. Karim is a tailor who immigrated to the U.S. from Lebanon in 1969. Thirty-two years later, when George W. Bush took the oath of office as President, he was wearing a suit made by his friend Gus. But after last week's bombings, Karim's daughter, who works for a Dallas financial-consulting company, called in tears. She had been taunted. "You were born in this country. Don't worry about it," Karim told her. A Muslim, a Rotarian and an American success story, he says, "This is my home, and I am proud to be here. I will never forget what this country gave me."

Islam may be America's fastest-growing faith. The country's 7 million Muslims are overwhelmingly middle and professional class: a handful of autoworkers, many more small-business owners, lots of doctors and, increasingly, university professors. There are very few poor among them. Since many arrived in the 1960s as students, says Professor John Esposito, head of the Center for Muslim-Christian Understanding at Georgetown University, "it's remarkable how fast they are making it up the ladder. And the next generation is expected to do better." They are social conservatives: more than 65% voted for George W. Bush. They are pro-gun control, pro-environment and pro-death penalty. They are proud of their country. And they are viscerally—indeed, theologically—antiterrorist. One of the first clerics to speak at the service at the National Cathedral last week was Imam Muzammil H. Siddiqi: "We see the evil of destruction and the suffering of many of the people before our eyes. With

broken and humble hearts and with tears in our eyes we turn to you, O Lord."

Like Judaism and Christianity, its close religious relatives, Islam honors all humanity—not just believers—as created by God, who is referred to as "the compassionate and merciful." The Judeo-Christian respect for the widow and the orphan is amplified by the fact that the Prophet Muhammad was himself an orphan, notes Georgetown's John O. Voll. And for all the conflict depicted in the Koran, its recognition of pluralism is embodied in a verse that explains that God created humans different from one another so that they can learn from one another.

Amid the carnage of the Middle East, some clerics are providing young men with religious rationales for slaughter. But they are the anomaly in the global embrace of the faith. The leaders of Islamic America describe such reasoning as worse than a minority opinion—in fact, a kind of perversion. Sheik Taha Jabir Alalwani, president of the Graduate School of Islamic and Social Sciences, has this to say of the Twin Tower terrorists: "If they claim they are Muslim, I would say they are not."

That opinion rests on the Koran's Chapter 60, Verse 8, which bids Islamic victors to "show [civilians] kindness and deal with them justly." In the Hadiths, or traditions of Muhammad, the Prophet commands, "Neither kill the old ... nor children and babes nor the females," and is portrayed as appalled to discover a woman's



SOLIDARITY Hundreds of Muslims in Panama City, Fla., mourn the victims of the attack

corpse on a battlefield. Similar protections pertain to farmers and tradesmen. Even the slaughter of enemy soldiers is enjoined if no war has been declared. "It's basically the Geneva Convention," says Jamaal Badawi, a well-known Islamic interpreter who teaches at St. Mary's University in Halifax, Nova Scotia. Badawi compares the acts of Sept. 11 to the murder of abortion providers by a Christian gunman who argues that life is sacred.

Gus Karim is not a theologian, but he is a man of faith. "The Koran says, if a man kills an innocent person, to God it looks like he is killing all innocent people on earth," he says. "If you save an innocent person, it looks to God that you are saving all life on earth." He has urged his fellow Rotarians to raise money for the Red Cross. He prays for last week's victims. And for America. "This is my home and my country," he says. "And I want my country to come back together." —**By David Van Biema. With reporting by Hilary Hyman/Austin**

'WE'RE AT WAR'

Washington builds a global coalition and prepares for military action in Afghanistan

By MICHAEL ELLIOTT

THE DELIBERATE AND DEADLY attacks that were carried out against our country," President Bush said the day after the hijackers turned planes into missiles, "were more than acts of terror. They were acts of war." On cue, by Friday CNN was billing its coverage "America's New War," and Secretary of State Colin Powell was vowing that America would use "all the tools and weapons at our disposal" to fight it.

The rhetoric of war has always come trippingly off the tongue. But as soldiers know, the reality of war is a fog of confusion. And this war may be foggy than most. Nobody knows how to fight a global war against terrorists and those who harbor them—nobody has ever fought such a war before. As officials in Washington scrambled to assess their options last week, they faced questions unknown to their predecessors in high office: Who is our enemy? Where will the war's battlefields be?

To begin answering those puzzles, Bush and Powell last week set to work forging the sort of broad coalition—reaching from traditional allies like Brit-

ain to troubled states like Pakistan—that worked so well for George H.W. Bush during the Gulf War. As the week went on, there was a growing conviction in Washington that the U.S. can't win this war alone. "There's no serious unilateral option," said a senior Administration official. "You've got to involve others."

The President handled calls with friends such as the Presidents of France and Italy, and he spoke twice to President Vladimir Putin of Russia. Powell and his staff handled the trickier negotiations. State Department sources tell *TIME* that the U.S. has asked Pakistan for use of its ports, the plainest indication that Washington intends a substantial military action against Osama bin Laden's training camps in Afghanistan. Sources also tell *TIME* that the Administration is considering reaching out to both Libya and Iran for assistance, even though both nations have themselves sponsored terrorism in the past. The State Department, working through diplomatic routes established by Britain and another country, is trying to see if Iran's and Libya's somewhat supportive responses to the bombing can be turned into something concrete. "We are going to smoke them out a little bit on

their statements," says a source. Through its intermediaries, the U.S. has conveyed the message to Tehran and Tripoli: "We appreciate what you said. Now what else are you going to do?"

For Powell, who had previously been shut out of the Bush Administration's control room, the crisis has provided the perfect opportunity to put himself at the center of policymaking. He is relishing the task. "The four stars are bulging out of his shoulders," says a State Department official. "Powell doesn't get into conflicts easily. But when he does, he wants to use overwhelming force." At news conferences throughout the week, the Secretary detailed an endless round of diplomacy: the first-ever commitment by NATO to activate Article 5 of the Washington Treaty, which considers an attack on one member of the alliance as an attack on all, expressions of solidarity by foreign ministers from Italy to India; a warm letter

from President Bashar al-Assad of Syria.

Welcome though such support might be, foreign ministers won't be flying the planes or crouching in the foxholes when the first stage of a military campaign against terrorism takes place. And since the states that can be said to harbor terrorism include Syria, Iran, Iraq, Afghanistan and Sudan, the broadest conceptions of such a campaign would amount to a third World War. In the short term, any military operations will be more limited in scope. As suspicion hardened in Washington that al-Qaeda ("the base"), the network of terrorists associated with bin Laden, was behind the attacks, plans began to take shape for action against its camps in Afghanistan. At the Pentagon, and at MacDill Air Force Base in Tampa, Fla., home of U.S. Central Command, officers dusted off the options for attacking bin Laden that were first prepared after al-Qaeda operatives bombed

American embassies in Kenya and Tanzania three years ago.

On that occasion, the Clinton Administration launched cruise-missile strikes on the Afghan camps as well as on an alleged nerve-gas plant in Sudan. The attacks were widely dismissed as doing nothing more than burning a few tents, though a senior Clinton Administration counterterrorism official claims that bin Laden "almost got killed." Whatever happens this time will be a lot bigger—though it will likely fall short of a full-scale invasion. The last army to march successfully through Afghanistan was led by Alexander the Great. In 1842, when a British expeditionary force of 17,000 was forced to retreat from Kabul to Jalalabad, just one man—an army doctor—survived. The Soviet Union's mighty Red Army invaded Afghanistan with tanks and helicopter gunships in 1979, 10 years later, cold and defeated, its

troops left the place hoping never to see it again.

But if an invasion is ruled out, substantial military force is not. As soon as the U.S. gathers credible intelligence on bin Laden's whereabouts, expect a combination of air power and special forces on the ground. "I think we'll end up paralyzing a big chunk of Afghanistan with air strikes, and then move rapidly to do a decisive takedown," a U.S. Army general tells *TIME*. If that is the game, a nighttime blizzard of cruise missiles and bombs would be followed by U.S. commandos—probably including elements of the 82nd Airborne, backed by elite Army Rangers and Delta Force members—all trying to capture or kill bin Laden. "[Bush] won't be taken seriously if he tries to do it all from the air," says an Army officer of his Commander in Chief. "We can do a lot of things with our jets and missiles, but we can't find a



RETALIATION

specific person. You need boots on the ground to do that."

Getting boots to the right place is easier said than done. For one thing, such an operation doesn't play to the strengths of the U.S. military; 12 years ago, it took 24,000 troops 14 days to find Manuel Noriega in the relatively benign environment of Panama. "We're good at hitting big, immovable things," says an Air Force general. "We don't do so well when they move around and they're small." Both are true of bin Laden. "He is the hardest man ever to get to," says Magnus Ranstorp, a terrorism expert at St. Andrews University in Scotland. To avoid being spotted by satellites, bin Laden and his associates use human couriers to relay messages, who sometimes travel on foot rather than in cars. He has been extra careful since Chechen secessionist leader Dzhokar Dudayev was blown up by a Russian rocket while using a satellite phone. Though the CIA has often been criticized for its failure to infiltrate Islamic fundamentalist groups, Ranstorp is more forgiving. "The U.S. has expended as much energy and time as it feasibly could to get close to bin Laden. But he's very well versed in counterintelligence and in how to protect himself."

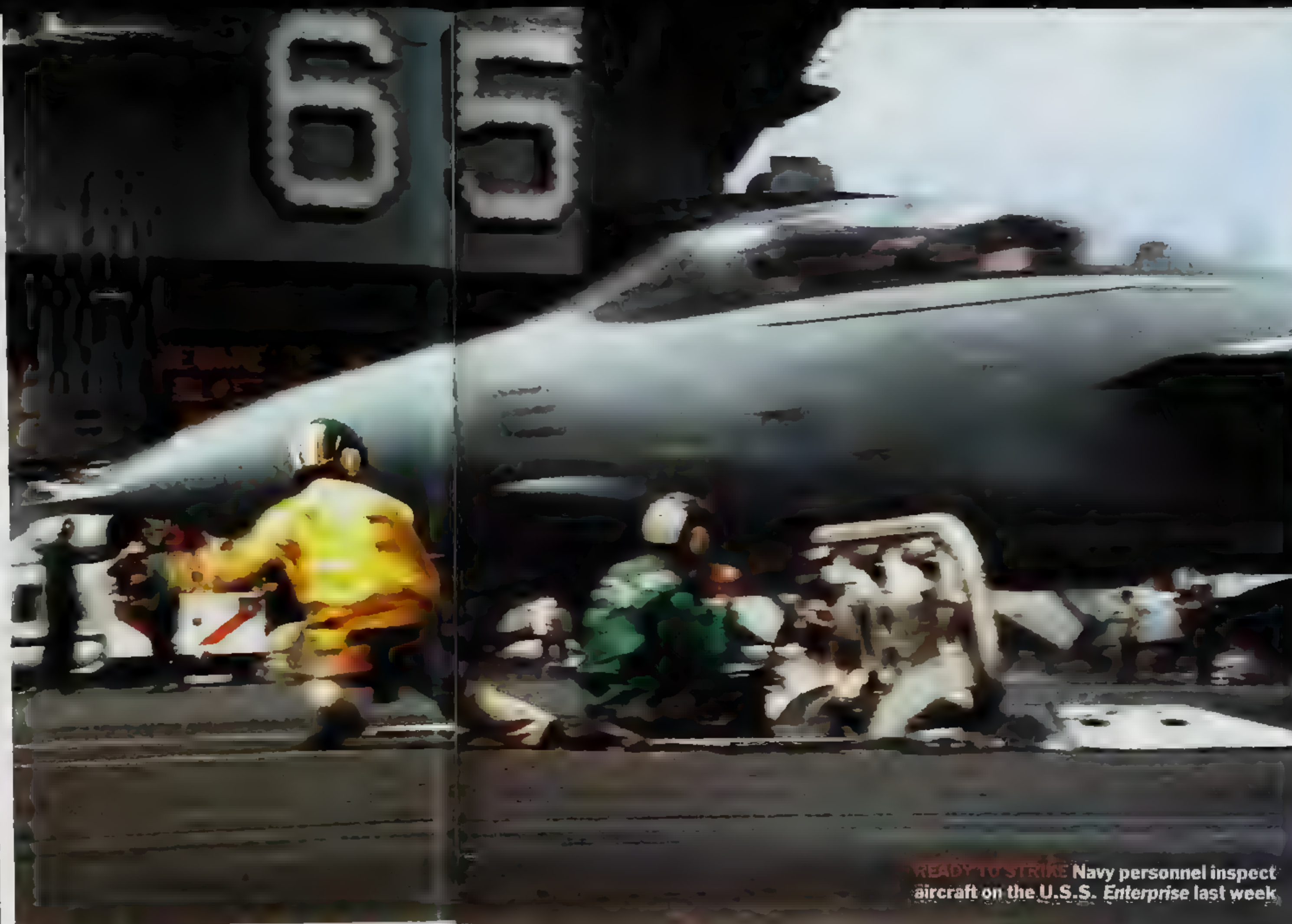
And even if the special forces get to him, what then? This isn't a case, in the sort of language loved by military folks, in which you just cut off the head of the snake and let the body wither. "Terrorism is not bin Laden," says a senior U.S. intelligence official. "He's got lieutenants waiting to succeed him." The cellular, secretive structure of al-Qaeda—small groups of operatives acting almost independently—militates against a quick, decisive strike. Says Ranstorp: "Al-Qaeda is truly a multinational enterprise; they have made it into a decentralized organization that understands the power of asymmetric warfare in overcoming superpower supremacy."

The international nature of al-Qaeda makes the task of defeating it that much harder. There are thought to be sympathizers and operatives in dozens of countries, all sharing a messianic vision of an Islamic holy war and posing new challenges to the forces of counterterrorism. Many of bin Laden's foot soldiers have

combat and logistical experience gained in the Afghan war of 1979-89; indeed, the Soviet invasion of Afghanistan turns out to have been one of those events that unexpectedly changes the world. It hastened the demise of the Soviet Union, as poorly trained young Soviet troops got massacred in hostile terrain. It convinced American policymakers, who supported the Afghan resistance, that the U.S. could wage war by proxy, spending treasure but no American blood. And most important, it armed and radicalized a generation of extremists—bin Laden among them—who flocked to Afghanistan from all over the world and who now assist radical Islamic groups from Chechnya to the Philippines and figure out how to crash planes into skyscrapers.

Because terrorists of this new breed are motivated mainly by religious fervor and are part of a global network, they are tough to take out. "Traditional" terrorist groups like the I.R.A. or the Basque group ETA have had distinct nationalist goals; their operatives have been recruited from a relatively small pool, defined by national allegiance, and have often been eventually wooed into mainstream politics. Al-Qaeda is different. On the very fringe of the Islamic world, within which its methods provoke widespread revulsion, its political goal, if it can be said to have one, is the creation of a global Islamic caliphate; it has no interest in conventional politics. And because its motivation is religious rather than nationalistic, it can recruit anywhere from the disaffected among the world's 1 billion Muslims. That's why top-quality surveillance and policing are as much a part of the fight against terrorism as anything armies might do. You can't lob a cruise missile at Delray Beach, Fla., or dispatch a Delta Force squad to Fort Lee, N.J.—though both towns seem to have been home, at least for a while, to some of those who hijacked the planes last week.

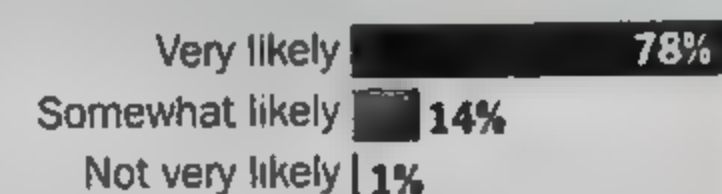
With time, however, the U.S. hopes that it can end the tacit assistance that some nations offer terrorists, then eradicate the terror cells themselves. Last week Deputy Secretary of Defense Paul Wolfowitz spoke of "removing the sanctuaries, removing the support systems" and ending state support for terrorism.



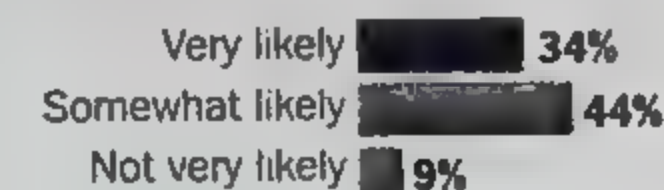
READY TO STRIKE Navy personnel inspect aircraft on the U.S.S. Enterprise last week.

DECLARATION OF WAR

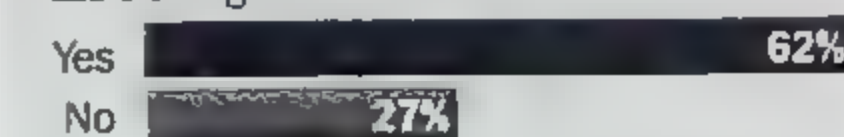
How likely is it that Osama bin Laden was personally involved in Tuesday's terrorist attacks?



How likely is it that Saddam Hussein was personally involved in Tuesday's terrorist attacks?



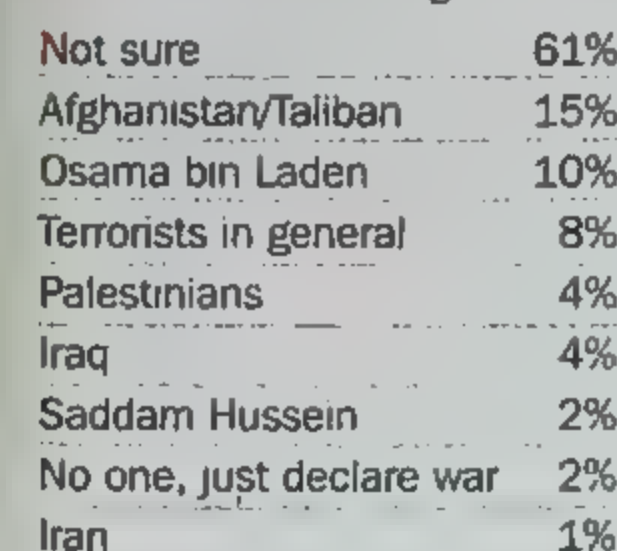
Should the U.S. declare war as a result of the attacks on the World Trade Center and the Pentagon?



Whom should we declare war against? 4%*

*Volunteered responses

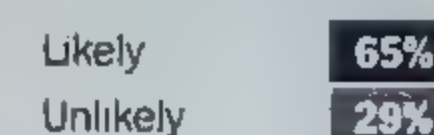
If Congress were to declare war, whom do you think it should declare war against?*



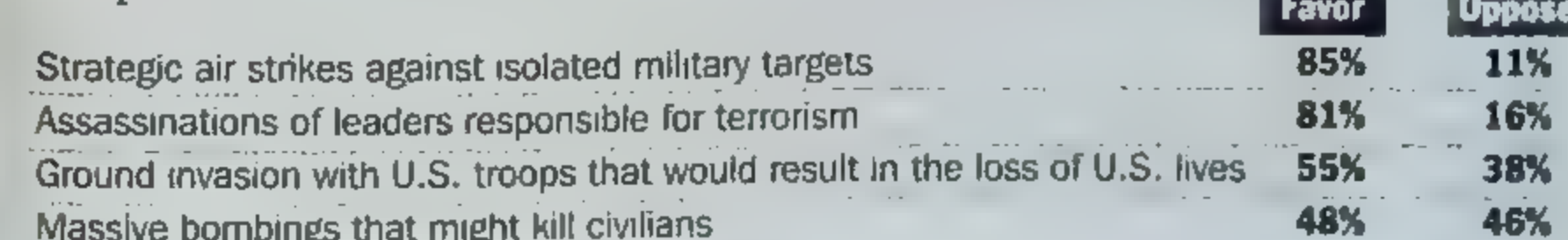
If a military invasion of another country using ground troops becomes necessary to punish those responsible for Tuesday's attack, would you favor the reinstatement of the draft?



If the U.S. conducts military strikes against Osama bin Laden, do you think they would lead to a broader war between the U.S. and other countries in the Middle East or Asia?



Do you favor or oppose each of these military actions the U.S. could take, once it knows who is responsible for the attacks?*



*Multiple responses allowed

From a telephone poll of 1,082 adult Americans taken for TIME/CNN on Sept. 13, 2001, by Harris Interactive. Margin of error is ±3%. "Not sure" omitted.

Wolfowitz is one of those who have advocated toppling Saddam Hussein in a process of "regime change" in Iraq. The case would be hugely advanced if it could be shown that Saddam was involved in last week's incidents. Was he? Bob Graham, chairman of the Senate intelligence committee, says there is "some evidence" that Saddam was involved, evidence that is "credible enough that you can't take Iraq off the list." U.S. intelligence sources tell TIME that, so far, the case against Saddam is vague and thin—a few intelligence reports from southwestern Asia have suggested an Iraqi role in training last week's terrorists—and not strong enough to put Iraq on the target list for immediate retaliation. Yet even if Saddam was involved, changing the Iraqi regime to one more aligned with Western interests would be a tall order. Defense Department sources tell TIME that a classified study has just concluded that absent a long war—of the sort the World War II Allies fought against Germany and Japan—it is almost impossible for a military intervention from outside to impose changes that stick.

Hence early, armed retaliation is likely to be limited to Afghanistan. From 1994 through 1996, the Islamic extremist Taliban moved to fill the power vacuum that had existed since the end of the war. Although the Taliban frequently claims to keep bin Laden in a box, in practice it has defended him. Opposition sources say a brigade of his fighters has been on the front lines in the Taliban's war against the Northern Alliance, led by Ahmed Shah Massoud. (In what may turn out to be an indication of trouble to come, Massoud was the victim of a suicide bomber two days before the attacks on New York and Washington. After days of conflicting reports, his death now seems certain.)

The Taliban has many enemies, which gives the U.S. a list of potential friends. Moscow—which supported Massoud—hates it for providing aid to Chechen rebels and destabilizing Tajikistan, whose hard-pressed armed forces are assisted by Russian ones. China is worried that Muslim Uighur separatists are being trained in Afghan camps. India is desperate to stop the flow to Kashmir of fighters trained by bin Laden. Iran, a na-

“This conflict was begun on the timing and terms of others. It will end in a way, and at an hour, of our choosing.” —GEORGE W. BUSH

■ RETALIATION

tion of Shi'ite Muslims, detests the Taliban because it consists of Sunni extremists; moreover, Tehran has to deal both with Afghan refugees and with drug runners who have been fighting a low-level war with Iranian border guards. Iran itself has a history of sponsoring terrorism in the Middle East, and although its intelligence ministry is under the control of reformist President Mohammed Khatami, the security apparatus is not. But the government condemned last week's attacks in the U.S. (it was silent after the African embassy bombings in 1998). Says a senior Administration official: "The U.S. and Iran obviously have something of a common enemy in the Taliban," while another confirms that there are "openings" to Tehran.

Of late, the Taliban's major support has come from Pakistan, a self-declared Islamic republic in which Islamic radicals—who want to end Indian rule in Kashmir—have become increasingly influential. On roads in northwestern Pakistan that border Afghanistan, signs advertise training camps run by jihadis: FIGHT IN THE WAY OF ALLAH, FREE COMMANDO TRAINING. Any substantial action against Afghanistan would need Pakistani cooperation. That's why the crucial meeting last week was between Deputy Secretary of State Richard Armitage and Mahmoud Ahmad, the head of the powerful Pakistani InterServices Intelligence department, who was visiting Washington. A senior Administration official says Armitage gave Ahmad a set of demands that were "eyeball peeling," including the rights to overfly Pakistan's territory (important if the U.S. is to use the two aircraft carriers it has in the region), a full exchange of intelligence and the use of its ports. "You're either 100% with us or 100% against us," said Armitage, according to the senior official.

In Islamabad, top military and intelligence officials in the government of President Pervez Musharraf held a series of intense meetings. They sized up their options and decided to throw in their lot with the Americans, despite concerns over the reaction on the street. Pakistani officials, sources say, realized that the U.S. action against bin Laden was likely to be "massive and indiscriminate" and saw little reason that their own nation should want to be collateral damage. Musharraf, said Rifaat Hussain, a defense expert at an Islamabad university,

INTELLIGENCE

Why the Spooks Screwed Up

Those who fight terror for a living know the deal. Success is expected. Failure is intolerable. Last Tuesday was intolerable. Not just because of the volume of destruction and loss of life, but because anyone who has ever tried to keep a secret had good reason to wonder: Given the obvious scope of this terror operation—the number of perpetrators/potential leaks, the elaborateness of the preparations/potential money trails—how could thousands of spooks who supposedly had Osama bin Laden in their cross hairs for a decade miss every single moving part?

At some point, when the nation has moved beyond grief and vengefulness, CIA Director George Tenet and FBI Director Robert Mueller will have to

ideology that makes it relatively immune to the lure of cash, the counterspy's usual inducement.

The CIA's self-improvement could begin with what most experts consider the best if most arduous and dangerous way to disrupt terror: so-called human intelligence, provided by informants and agents. The CIA has long been criticized for its reliance on diplomatic cover for its main officers, which stymies attempts to recruit locals in countries like Afghanistan, where the U.S. has no embassy, or Pakistan, where the native spooks keep close tabs on official Americans. Ever since a 1995 uproar about the CIA's use of Guatemalan informants linked to torture and murder, the agency has been required to perform

What We Knew and When We Knew It

- FEB. 7 CIA chief George Tenet, right, warns bin Laden is an "immediate and serious" threat
- JUNE 22 An intercept prompts State to issue a global alert on terrorist actions against the U.S.
- AUGUST The CIA tells INS to put two hijackers on its watch list, but they're already in the U.S.



explain how the \$10 billion-a-year anti-terror system failed, and how they can ensure it won't fail again. The answer is not ■ lack of effort. In 1995 Bill Clinton signed a top-secret order authorizing the CIA to run covert operations against bin Laden. Since then his every word has been analyzed, his international network has been diagrammed by computers, his movements have been tracked in hopes—all vain so far—of capturing him.

Members of bin Laden's al-Qaeda network keep electronic communications (which the U.S. is famously good at intercepting) to a minimum. They are encrypting more, and when they do use cell phones, it is often in an attempt to smoke out surveillance. "They say things on their phones, then watch us react," says a U.S. intelligence official. The decentralized design of bin Laden's network also makes it much harder to penetrate than previous terrorist groups. Many of the countries in which it operates have less than adequate police and intelligence services to provide assistance. It is imbued with ■ messianic

"human rights" checks on its assets. Last week George H.W. Bush criticized the restriction. "We have to free up the intelligence system from some of its constraints," he said. The spy game is "kind of a dirty business, and you have to deal with ■ lot of unsavory people." But a senior intelligence official counters that no one proposed from the field has ever been turned down because of a human-rights check.

The FBI, which monitors al-Qaeda inside the U.S., has been slammed for lacking deep Muslim contacts, showing excessive caution in penetrating radical groups for fear of violating First Amendment rights, and tolerating office politics that has driven out many of its savviest counterterrorism agents.

A senior intelligence official, asked to think big about how to improve the fight against terror, says, "I'm not sure what can be done other than give us more money and people." Americans won't be satisfied with answers like that. —By J.F.O. McAllister, with reporting by Massimo Calabresi and Elaine Shannon/Washington

"can either swim with the international current or sink with the Taliban." The decision to back the U.S., sources say, was made easier by a growing Pakistani frustration with the Taliban. Islamabad supported the regime hoping that it would bring peace and stability to the region, but the war with the Northern Alliance continues, as does a destabilizing flow of refugees and arms.

The Taliban leadership sounds rattled. Toward the end of last week, it threatened war against any country that

helped the U.S. mount an attack. Bush, for his part, needs to be realistic about the cohesion of any new coalition. Negotiations with the Russians start next week, though Defense Minister Sergei Ivanov has already ruled out the use of central Asian territory by "NATO military operations." Told that Pakistan has signed on to the coalition, Bush commented, "I appreciate that statement, and now we'll just find out what that means, won't we?" Islamabad will certainly try to exact a price for its coopera-

KEVIN SPACEY

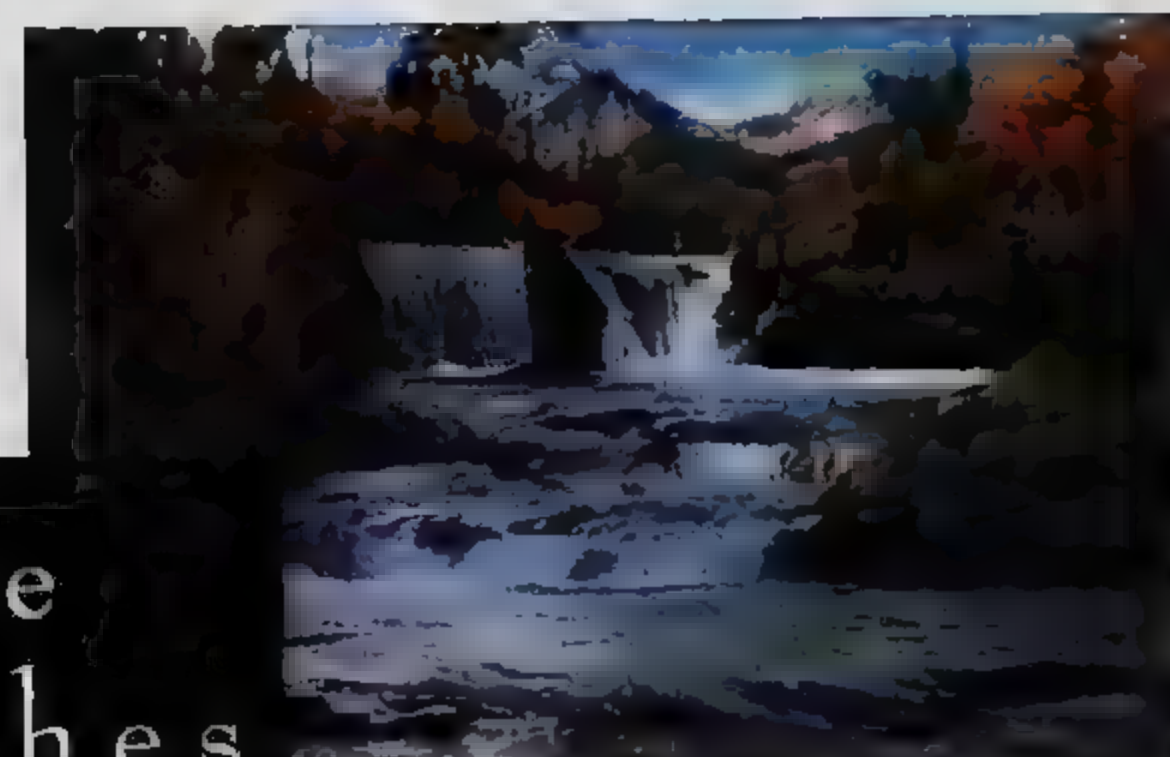
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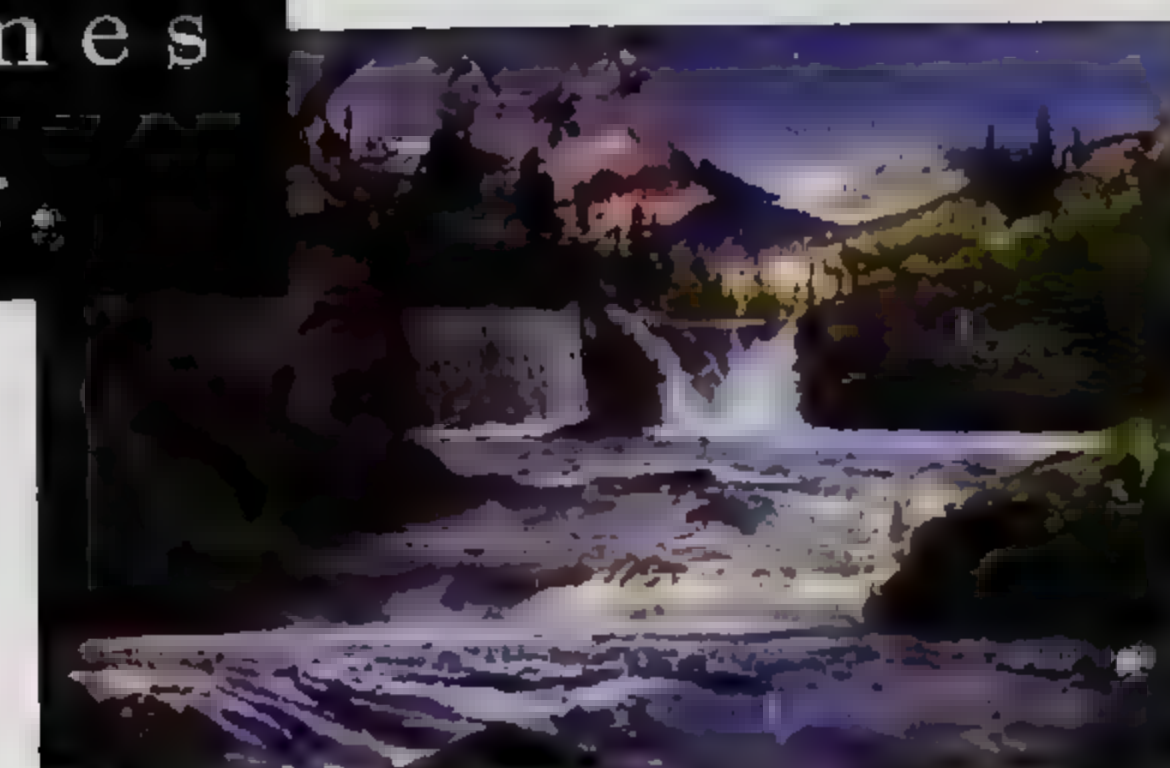
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OCTOBER 26 A UNIVERSAL PICTURE



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RETALIATION

tion, especially some relief from the economic sanctions imposed after it tested nuclear devices in 1998. Arab states asked to join the coalition will doubtless request some guarantee that the U.S. will kick-start the stalled peace process in the Middle East. In the short term, that is not in the cards; it would look too much like a reward to Israel's enemies. But in the end, finding a lasting peace in the Middle East may be a prerequisite to winning the new war.

Experts in terrorism the world over, though, stress the limits of a purely military approach. The application of massive firepower has not ended terrorism in Chechnya or in the West Bank, notes Paul Wilkinson, director of the Center for the Study of Terrorism at St. Andrews. Adds Wilkinson: "Even a superpower can't do it on its own." Analysts stress a long-term policy of "draining the swamp," ameliorating the sources of terrorism while removing their support. In the case of Islamic radicalism, such an approach could involve economic assistance to a post-Taliban Afghanistan, a place so wrecked at present that any new military action would just make the rubble bounce some more. It would require a concerted effort to reach out to those many moderate Islamic clerics who detest terrorism, coupled with a determination to shut down financial support for terrorist networks. Already Washington has told the Saudi government that the U.S. will no longer tolerate the practice of turning a blind eye to wealthy Saudis who fund extremist groups. "We're not going to pussyfoot around with them," says a senior State Department official.

In the next few weeks and months, the rustle of papers that suggest such quiet initiatives will be drowned by the drumbeats of war. How loud and how long those drums tap out their rhythm of yet more death and destruction remains—like so much about our new war—hidden in the fog. —With reporting by Hannah Bloch/Kabul; Massimo Calabresi, Mark Thompson and Douglas Waller/Washington; Michael Fathers and Meenakshi Ganguly/New Delhi; James Graft/Brussels; Ghulam Hasnain/Islamabad; Scott MacLeod and Amrady Radwan/Cairo; J.F.O. McAllister and Romesh Ratnesar/London; Azadeh Moaveni/Tehran; Paul Quinn-Judge/Moscow and Matt Rees/Jerusalem

VIEWPOINT

General Wesley K. Clark

How to Fight the New War

IN THE EARLY DAYS OF OUR NATO commitment in Bosnia, an Allied officer came to me and said, "Sir, we believe that [Serbian war criminal] Radovan Karadzic may have driven past our positions—but we aren't sure."

That is a small foretaste of what is to come. It is difficult to direct military operations against specific individuals. For the Pentagon leadership, this isn't the war we trained to fight. It requires a fresh strategy,

what are their intentions, and what can be done to disrupt their plans and arrest them? Technology is still important—night-vision gear, small handheld devices that monitor conversations and confirm identities—but more crucial will be a willingness to risk our personnel. Military intelligence will send our people into hostile situations under cover or with limited backup.

Most likely we will need more special-operations forces and not so many artillery outfits; more self-contained operational forces and less logistical backup. We will want to go in quick and light, with minimal time for planning and deployment, and the smallest possible footprint. We will need lighter-weight communications with longer-lasting batteries and new small arms effective at close quarters and longer ranges. We want to pack our punch into smaller, more mobile packages. If we need heavy firepower, we want to call it down from the sky rather than backpack it in. We will be putting our people in harm's way, facing off against what has been an implacable enemy. We cannot expect success without taking casualties.

The Air Force is well prepared with long-range, precision strike capabilities that have already been proved in battle in Kosovo. And if the targets can be identified, then long-range strikes to disrupt terrorist activities may be warranted. But the resistance of a fanatic foe may be overcome only by boots on the ground. We will need enhanced air-transport capabilities and a reorganized and re-equipped ground force.

But the most important transformation may be one of attitude. After Vietnam, the U.S. has become extremely sensitive to casualties. Of all the obstacles the generals are facing, this may be the most difficult. ■

General Clark is a former NATO Supreme Allied Commander Europe



FIGHTING TERRORISTS and guerrilla forces requires new strategies

enhanced forces, new weapons and a changed attitude. The strategy—to attack the network of international terrorists and the governments or organizations that support them—will be based on deadly accurate police work. Force will be used only as necessary, for we are not terrorists and do not intend to strike innocent civilians.

This strategy requires attention to a whole range of intelligence-gathering methods that have taken second—or last—priority for years. We need face-to-face information collection: Who are these people,



FATHER AND SON Bush reaches out to Bush at the Washington National Cathedral

HIGH MARKS

■ Do you approve or disapprove of the way President Bush is handling his job as President?

Approve	78%
Disapprove	15%

■ Do you think that President Bush has done a good or poor job responding to the terrorist attacks on the World Trade Center and the Pentagon?

Very good and good	88%
Poor and very poor	10%

■ Do you think President Bush's reaction to the terrorist attack has been too strong, not strong enough or has it been about right?

Too strong	3%
Not strong enough	23%
Just about right	71%

From a telephone poll of 1,082 adult Americans taken for TIME/CNN on Sept. 13 by Harris Interactive. Margin of error is ±3%. "Not sure" omitted.

THE PRESIDENCY

Bush in the Crucible

Is the crisis changing Bush from a detached Chief Executive to an inspiring leader?

By ERIC POOLEY and KAREN TUMULTY

IT WAS THE MOST WRENCHING DECISION of the most wrenching day of George W. Bush's life. The Twin Towers had crashed to the ground, and the Pentagon had gone up in flames. The President was aloft in Air Force One, staying out of harm's way and dealing with the crisis. He spoke with Vice President Dick Cheney every 30 minutes. The two men were concerned that passenger flights still heading

toward Washington might be part of the terrorist plot. Bush, sources tell TIME, had to decide whether to authorize the military to shoot down the planes, loaded with civilians, if they proved to be threats. Bush ordered the pilots "to do whatever was necessary with planes that refused to respond to commands to divert [from] the city," according to a top Cheney aide.

What felt very necessary to the outraged President was a military response, so he asked the Pentagon his options for

immediate air strikes. But with intelligence offering nothing more than a pinprick—"We could have only made the rocks bounce," a military source says—Bush started working the phones. He called Defense Secretary Donald Rumsfeld, who refused to leave the burning Pentagon, and said they would hunt down and punish those responsible. He turned to a CIA officer and passed on a message for CIA Director George Tenet. "If Tenet has something"—such as news of another attack—"I want to hear it directly from him, not from you," Bush said. After dividing the work among his closest aides, Bush instructed a military operator to place a call from Air Force One to the last American who had had to grapple with the decision of whether and how to go to war. When his father came on the line, Bush cleared the cabin so they could confer privately.

The job of calming and reassuring the American people, however, was not going so well. The President's first brief statements from Florida and Louisiana were

shaky, and when he finally got back to the White House that night, his speech was uninspiring. Afterward, in the White House bunker built to withstand nuclear attack, he leaned forward in his blue chair and began the first meeting of his war council. Around the oblong table sat Cheney, Secretary of State Colin Powell, National Security Adviser Condoleezza Rice, Attorney General John Ashcroft and chief of staff Andrew Card. "Make no mistake," Bush said, stabbing his finger into the table. "Understand my resolve, and all of your people need to understand this."

Bush was focused on one simple point: persuading his staff that he was resolute in the face of this horror. He had made the point to Cheney from Air Force One that day. He had made it again during a video conference with advisers, and during conversations with lawmakers. He returned to the theme so often, in fact, that he seemed to be trying to reassure himself—repeating the words over and over again to help summon the strength he needed so badly.

The crisis demands a level of engagement and leadership Bush has not had to show before. The early coalition building has been relatively smooth for him, in part because of the barbarity of the crime and in part because Bush is making the easy calls to allies while Powell deals with the difficult countries. But now, in briefings, aides say, the President is more curious and hungry for information than ever. He takes the time to understand the processes of airport security and intelligence gathering instead of racing to the decision line of the memos set before him. In meetings with legislators, he is relaxed enough to crack the occasional joke. On Thursday, when New York Senator Charles Schumer pressed him to add an extra \$20 billion in emergency aid for the state, Bush did not hesitate. "You got it," he said, though it meant squelching the objections of conservative G.O.P. Senators Don Nickles, Phil Gramm and Pete Domenici.

The 24-hour news cycle gives Bush nowhere to hide. It amplified his uncertainties in the first hours of the crisis. But it also let everyone hear his perfect pitch in the Washington National Cathedral on Friday, as he evoked "a kinship of grief and a steadfast resolve to prevail against our enemies." His smallest decisions are now freighted with history and symbolism. As aides debated whether he should return to the White House on Tuesday in a customary helicopter or in a more secure motorcade, the President made the call: "We're going back the way we normally go back." This time, though, there were three identical choppers to serve as decoys.

In the first 48 hours, the White House staff had spent precious capital reflexively protecting the President's image. To quiet grumbling about the 10 hours it took for Bush to return to the White House, officials belatedly leaked an account that Air Force One had been targeted. Cheney vouched for the report. "I got the data, and it was real and credible," he told an aide. Law-enforcement sources say the White House exaggerated the threat and put the Secret Service and other agencies in the position of having to back up a hyped story. Still, the people were rallying around their President. Close to 90% approve of his handling of the crisis. The Air Force One story was just a sideshow.

Bush had responded like a CEO trying to get back to business. He dispatched top adviser Karl Rove on a mission to tell Major League Baseball and the National

Football League to start playing again as soon as possible and to improve their security at stadiums. He resisted the aides who wanted him to state bluntly in his address on Tuesday night that the nation was at war. But by Wednesday Bush was embracing the enormity of the moment. It was not going to be like everyday life in America, not for a while, and he knew it was time to say so.

When he called adviser Karen Hughes to the Oval Office on Wednesday morning, she came armed with logistical advice about the morning photo-op. Bush did not want to hear it. "We need to talk about the big picture," he told her. "We need to tell the people that an act of war has been committed. This is a different kind of enemy than we have ever faced, and they need to know that." That day, he also moved quickly to pre-empt any possibility of a replay of the fractious congressional debate before the Persian Gulf War, though such a debate was wholly unlikely, given the galvanic effect of the terrorist acts. He demanded authorization of war powers before Congress could demand the right to supply one. Within two days, both houses had given it to him. On Thursday Bush fell into terse, effective cadences as he briefed lawmakers at a private session. "It's a war," he said. "And we've only had one battle. There are going to be more."

By Friday Bush was getting bigger. He gave a speech at the Washington National Cathedral prayer service that impressed even Democrats who can't stand him. Al Gore—at Bush's invitation—was sitting two rows behind him during the service, silently making the point that the once vast differences did not matter anymore. (The attack even brought a reconciliation between Gore and Bill Clinton. The two sat up till dawn talking about it at Clinton's New York home before sharing a military transport plane to D.C.) Bush then traveled to ground zero in downtown Manhattan. He picked up a bullhorn, slung his arm around one rescue worker and spoke to the others—and to the world—with a grace that was both convincing and, somehow, unmistakably American. "The people who knocked down these buildings," he said, "are going to hear all of us soon." He didn't insist that he was resolute. He didn't have to. —Reported by James Carney, John F. Dickerson and Douglas Waller/Washington

A President Finds His Voice

Bush began to look like a leader when he threw out the script

A MAN AIN'T SUPPOSED TO CRY. A HUNDRED MOVIES, BOOKS and the bylaws of the Republican Party say so. But the President didn't begin to fill the role of Commander in Chief until he let his eyes well up. Answering a reporter's question Thursday morning in the Oval Office, he teared up and said, "I am a loving guy, and I am also someone, however, who has got a job to do ... This country will not relent until we have saved ourselves and others from the terrible tragedy that came upon America."

This transcendent moment erased two days in which Bush blinked his way through TelePrompTered remarks like a schoolboy reciting his lessons. In one of those staged events that are designed to look candid but fail utterly, he paced behind his desk during a photo-op phone call with Mayor Rudy Giuliani, accepting the mayor's invitation to tour his city's wreckage. Bush looked like a nervous teenager making weekend plans, especially in contrast to Giuliani, who was magnificent during New York City's darkest hour. (He had worn a New York fire department cap, and he deserved to wear it.) But this very bad Bush moment was immediately followed by the first very good Bush moment, in which he showed the humanity and resolve—choke up, swallow and keep going, just like everyone else—the public needed to see.

It's a lot to ask of any man to go from the moral equivalent of war to a real one in nine months. In this land of plenty, we tend to treat everyday problems like major crises. Until Tuesday, the measure of Bush rested on whether he or the Democrats would be the first to open up a lockbox that doesn't even exist. The bar for his success was keeping the looming recession shallow and short.

Now the stakes are as high as they can get. No wonder Bush looked the way he did Tuesday. He disappeared for precious hours in a bunker in Nebraska, which cost more precious hours the next day, as his aides tried to quiet criticism from his allies on the Hill that he should have returned immediately to the White House. (Senator Chuck Hagel reminded his colleagues that "this isn't a John Wayne movie," and he was right.) But this was the wrong time for spinning.

When Bush listened to his p.r. team and worried about his image, he was at his worst. When he listened to his conscience, turned his back on evangelists Jerry Falwell and Pat Robertson, who had suggested that the bombings might be God's wrath on gays, lesbians, feminists and civil libertarians, he was becoming the kind of leader we need. And when he mourned victims and

comforted survivors and rallied the nation from the rubble, he began to discover his best.

Bush choppered into lower Manhattan Friday to stand at the center of the terrorist winter, surrounded by men and women working day and night to help the living and recover the dead. He had come to thank the people the whole world wanted to thank—the cops and fire fighters, the pipe fitters and welders who had left their jobs uptown to pull up the ruins downtown, the paramedics working 36-hour shifts. As much as anyone or anything, it was the images of these people doing their grim, ceaseless work that kept the country together. Bush was at home among them.

When the cameras went off, he met with 200 family members of missing and dead police officers and fire fighters. There was no plan to the meeting, and that was perfect. These hurting people just came up to him, pressing their stories, their pictures and themselves on him. Bush let the tears flow freely, but he's got "a tough cry," someone there said. A staff member later said, reluctantly, "It was Clintonesque," the one thing Bush vowed he would never be. Oh, the silly

things we used to worry about before Tuesday. Clinton was ridiculed once upon a time as Mourner in Chief, but in truth he didn't own the office until the tears ran down his cheeks as he comforted the survivors of the Oklahoma City bombing.

Now Bush has to get us all to put on hard hats, give up comfort and certainty and indulgence for something larger than ourselves. It's not going to be as hard to start this war as to continue one that doesn't yield victory without ground troops in a country that's a guerrilla's dream and a general's nightmare.

During the campaign, we were assured that even if Bush was not seasoned, he was surrounded by those who were. But every history book tells us how war renders a President an island unto himself. As Senator Harry Reid observed after leaving a White House meeting in which Bush was surrounded but singularly responsible, "For the 535 of us in Congress, there's always one of us standing around to lean on. He's there alone."

Bush's father had the same people around him during Desert Storm, but he bore the solitary burden of a President at war. On Friday at the Washington National Cathedral, after the President delivered his homily, Bush senior reached over to squeeze his son's hand, his eyes not looking at him but raised toward the heavens. Like few others, he knows that the President is on his own. ■



Bush and Defense Secretary Donald Rumsfeld tour the damaged Pentagon

BROOKS KRAUT—SAMRA FOR TIME

HOW CAN I HELP?

In the aftermath of our national tragedy, this is the question on all of our minds. The Sears family shares in our nation's deep sorrow and grave concern. As a national sponsor of the American Red Cross, we are committed to assisting affected families, volunteers and rescue workers.

You can make a monetary donation to the American Red Cross at any Sears store throughout the nation from now until October 11. You can also donate via www.sears.com or go directly to the American Red Cross web site: www.redcross.org, or call 1-800-HELP NOW. Sears has donated \$1 million in immediate support of relief efforts.

Blood donations in the coming weeks and months are just as vital as those made today.

While Sears has postponed blood drives in our stores due to overwhelming demands on the nation's blood collection network, we stand ready to help replenish national blood banks. We will be committing many of our store locations in the weeks and months ahead as centers for blood drives. Please contact the American Red Cross at 1-800-GIVE LIFE for more information on how you can donate blood.

Join us in the combined effort to do anything we can to help. God bless America.



SEARS

Together, we can save a life

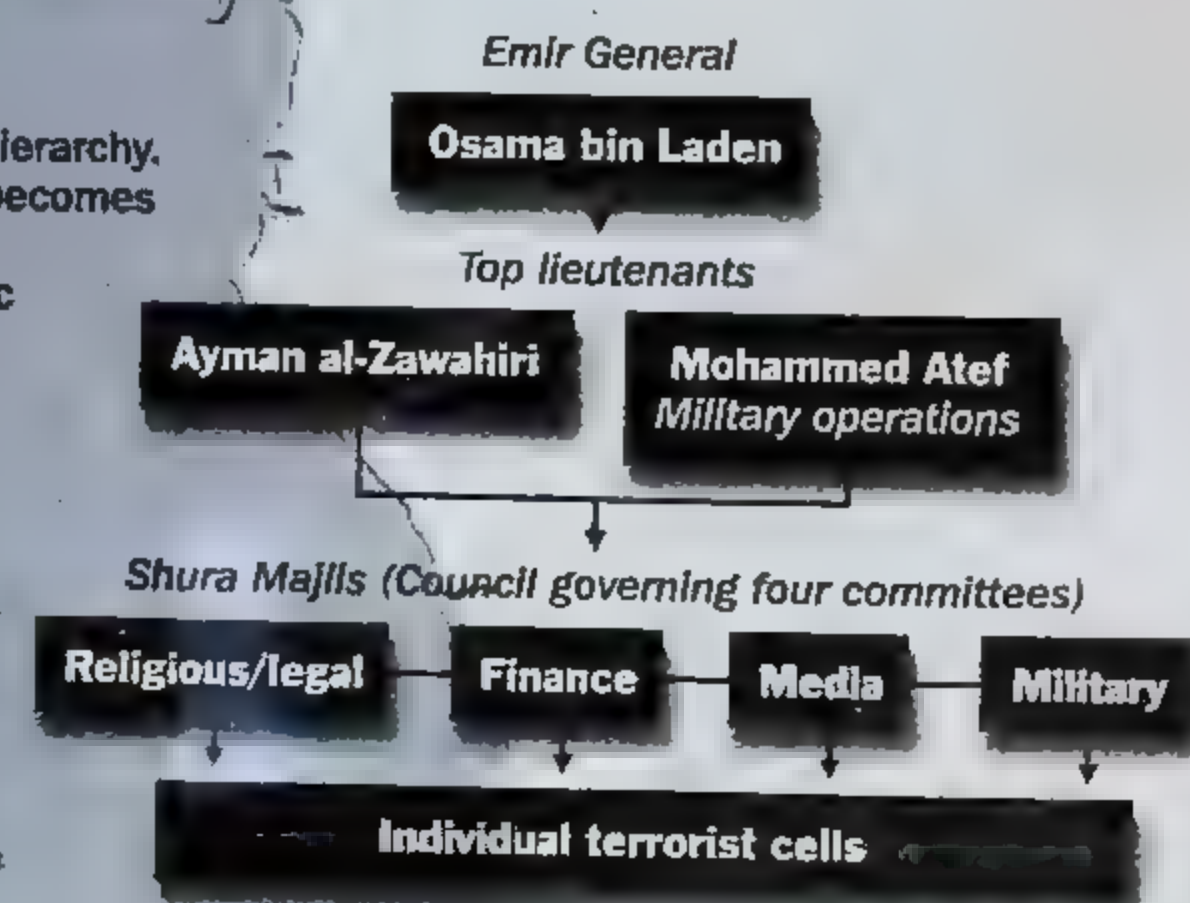
OSAMA'S WORLD

A war against al-Qaeda will be a conflict like no other. A loose network of two dozen terrorist groups united by Osama bin Laden's pan-Islamic vision, "the Base" may have as many as 5,000 members in terrorist cells in at least 50 countries, including the U.S.

A COMPLEX WEB

The top of al-Qaeda is a rigid hierarchy. Lower down, the organization becomes murkier. Cells of terrorists belonging to groups like Islamic Jihad or Hamas train in bin Laden's camps, then carry out operations. Commando cells are the fighters and suicide bombers. Other cells provide logistic and planning support. Most are highly compartmentalized, with no idea what others are up to.

Time Graphic by Lon Tweeten; text by Mitch Frank



- AFGHANISTAN, OSAMA BIN LADEN AND AL-QAEDA HEADQUARTERS
- COUNTRIES WITH AL-QAEDA GROUPS
- COUNTRIES WITH SUSPECTED AL-QAEDA CELLS
- TERRORIST ACTS LINKED TO BIN LADEN

PAYING THE WAGES OF TERROR

While bin Laden has a huge personal fortune, the U.S. has had some success in cutting him off from his assets. Al-Qaeda gets funds from sympathizers in oil-rich gulf states and from otherwise legitimate Islamic charities. Recently it has turned more to criminal sources, including arms dealing. Cells have been forced to use petty theft, credit-card fraud and other scams to finance themselves.



SUSPECTED BIN LADEN-RUN TRAINING CAMPS

Bin Laden and other extremists have made Afghanistan an academy for terrorists. Welcomed back by the Taliban in 1996, bin Laden has about a dozen training camps here and provides a 1,000-man brigade of Arab fighters to the Taliban for their civil war. While his family is believed to be in Kandahar, bin Laden moves daily in an elusive caravan.

Nov. 13, 1995
The U.S. believes bin Laden is responsible for a car-bomb attack, which killed five Americans and two Indians.

Oct. 12, 2000
A small boat pulled beside a destroyer, the U.S.S. Cole, while it was refueling, and exploded, killing 17 sailors.

Oct. 3, 1993
Bin Laden has hinted his men killed 18 Army Rangers in a firefight in the Somali capital during U.S. operations there. No firm evidence.

Aug. 7, 1998
Car bombs exploded outside U.S. embassies in the two African capitals, killing 224 people. Bin Laden was later indicted for the attacks.

Groups: Harakat ul Mujahedin, Sipah e Sahaba Kashmir
KASHMIR

INDIA
Bin Laden supports Pakistan's fight for Kashmir. New Delhi, which also claims Kashmir, has been strengthening ties to Washington

PAKISTAN
President Pervez Musharraf is in a tight spot. Many in his nation see bin Laden as a hero. But can Musharraf afford to upset the U.S.?

BANGLADESH

IRAN
The radical Shi'ite government here detests the radical Wahhabi Sunnis of the Taliban and al-Qaeda.

IRAQ
Saddam Hussein's rule is secular, but he shares bin Laden's hatred of the U.S.

SAUDI ARABIA

Riyadh

YEMEN

SOMALIA

Mogadishu

ETHIOPIA

KENYA

Nairobi

TANZANIA

Dar es Salaam

LEBANON Groups: Hizballah, Asbat al-Asnar

WEST BANK Groups: Abu Nidal, Hamas

EGYPT
Revolutionary groups like Islamic Jihad and al-Gama al-Islamiyya play a major role in al-Qaeda.

SUDAN
The civil war-torn nation played host to bin Laden from 1991 to 1996. The U.S. pressured Sudan into expelling him, but he still has supporters here.

LIBYA
Not as active in terror anymore, but some Libyans have trained under al-Qaeda. Gaddafi is no fan of bin Laden.

ALGERIA
In the past four years, al-Qaeda has increasingly used terrorists from Algerian allies like the Armed Islamic Group and the Salafist Group for Preaching and Combat.

THE MOST WANTED MAN IN THE WORLD

He lives a life fired by fury and faith. Why terror's \$250 million man loathes the U.S.

By LISA BEYER

THINGS MIGHT HAVE TURNED out differently for Osama bin Laden—and for the denizens of southern Manhattan—if the tall, thin, soft-spoken 44-year-old hadn't been born rich, or if he'd been born rich but not a second-rank Saudi. It might have been another story if, while studying engineering in college, the young man had drawn a different teacher for Islamic Studies rather than a charismatic Palestinian lecturer who fired his religious fervor. Things might have been different if the Soviet Union hadn't invaded Afghanistan, if Saddam Hussein hadn't stolen Kuwait, or if U.S. forces hadn't retreated so hastily after a beating in Somalia, giving bin Laden the idea that Americans are cowards who can be defeated easily.

Of course, Osama bin Laden wouldn't buy any of that. For him, life is preordained, written in advance by God, who in bin Laden's view must have delighted in the deaths of all those infidels in Manhattan last week. Still, those are among the seminal details that shaped the man U.S. officials believe to be not only capable but also guilty of one of the worst single massacres of civilians since Hitler's camps were shut down. How does any one man, and an intelligent man, come to be so angry? And so callous? Bin

Laden has considered himself at war with the U.S. for years, even if the U.S. is getting there only now. Still, how does one man come to be so comfortably certain in the face of responsibility for so many devoured lives?

Last week's deadly operation took planning, patience, money, cool, stealth and extraordinarily committed operatives. It was a measure of the sophistication of the complex network of devout, high-spirited Islamic militants whom bin Laden has been assembling for almost 20 years. The big challenge here was will. Whence did the will grow to do something so atrocious?

In many ways, bin Laden's story is

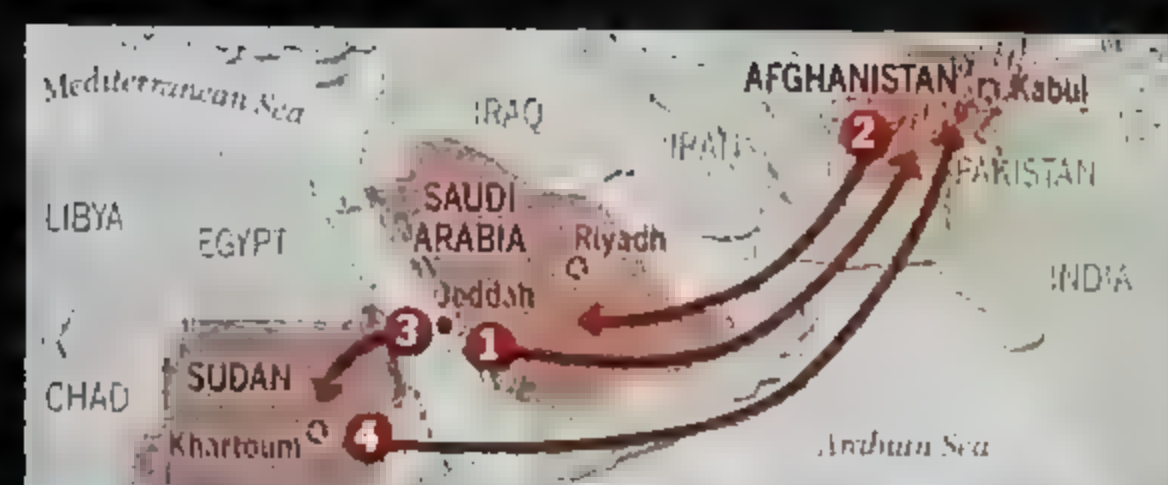
like that of many other Muslim extremists. There's the fanatical religiosity and the intemperate interpretation of Islam; the outrage over the dominance, particularly in the Arab world, of a secular, decadent U.S.; the indignation over U.S. support for Israel; the sense of grievance over the perceived humiliations of the Arab people at the hands of the West.

But bin Laden brings some particular, and collectively potent, elements to this equation. As a volunteer in the war that the Islamic rebels of Afghanistan fought against the Soviets in the 1980s, bin Laden had a front-row seat at an astonishing and empowering development: the defeat of a superpower by a gaggle of makeshift militias. Though the U.S., with billions of dollars in aid, helped the militias in their triumph, bin Laden soon turned on their benefactor. When U.S.

troops in 1990 arrived in his sacred Saudi homeland to fight Saddam Hussein, bin Laden considered their infidel presence a desecration of the Prophet Muhammad's birthplace. He was inspired to take on a second superpower, and he was funded to do so: by a fortune inherited from his contractor father, by an empire of business enterprises, by the hubris that comes from being a rich kid whose commands had always been obeyed by nannies, butlers and maids.

THOUGH BIN LADEN GREW UP wealthy, he wasn't entirely within the charmed circle in Saudi Arabia. As the son of immigrants, he didn't have quite the right credentials. His mother came from Syria by some reports. Palestine by oth-

A TERRORIST'S ODYSSEY



- 1 **SAUDI ARABIA:** The son of a rich contractor, bin Laden inherits \$80 million and is set for a life of privilege. But in 1979, jihad calls.
- 2 **AFGHANISTAN:** From 1980 to 1989, bin Laden battles Soviet invaders, largely by raising money and Islamic recruits.
- 3 **SAUDI ARABIA:** Bin Laden returns home, agitates against U.S. troops and ends up in trouble with a nervous Saudi government.
- 4 **SUDAN:** In exile, bin Laden begins to organize his old war comrades into a terror network, then, in 1996, is expelled.
- 5 **AFGHANISTAN:** As a guest of the Taliban, bin Laden expands his syndicate and declares a holy war against Americans.

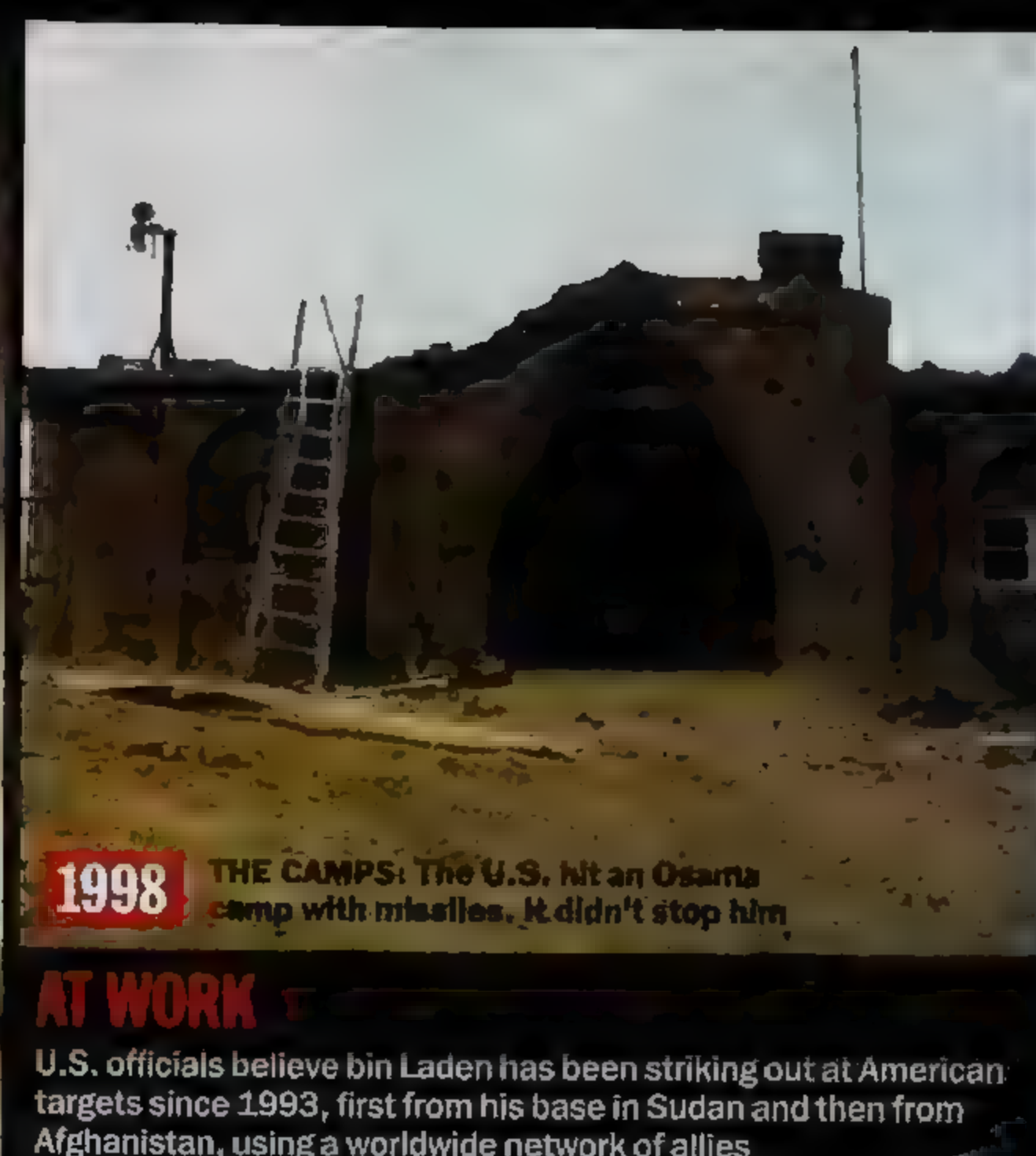




1993 **LAST TIME:** Six died in a Trade Center bombing loosely linked to bin Laden.



1998 **U.S. EMBASSY ATTACKS:** Bombs in Kenya and Tanzania killed hundreds.



1998 **THE CAMPS:** The U.S. hit an Osama camp with missiles. It didn't stop him.

AT WORK

U.S. officials believe bin Laden has been striking out at American targets since 1993, first from his base in Sudan and then from Afghanistan, using a worldwide network of allies.



2000

AMBUSH
The crew of the U.S.S. Cole was attacked at a rest stop in Yemen.

ers. His father moved to Saudi Arabia from neighboring Yemen, a desperately poor country looked down on by Saudis. If bin Laden felt any alienation or resentment about his status, it was good preparation for the break he would ultimately make with the privileged and bourgeois life that was laid out for him at birth.

The family's wealth came from the Saudi bin Laden Group, built by Osama's father Mohamed, who had four wives and 52 children. Mohamed had had the good luck of befriending the country's founder, Abdel Aziz al Saud. That relationship led to important government contracts such as refurbishing the shrines at Mecca and Medina, Islam's holiest places, projects that moved young Osama deeply. Today the company, with 35,000 employees worldwide, is worth \$5 billion. Osama got his share at 13 when his father died, leaving him \$80 million, a fortune the son subsequently expanded to an estimated \$250 million.

At the King Abdel Aziz University in Jidda, bin Laden, according to associates, was greatly influenced by one of his teachers, Abdullah Azzam, a Palestinian who was a major figure in the Muslim Brotherhood, a group that has played a large role in the resurgence of Islamic religiosity. Bin Laden, who like most Saudis is a member of the puritanical Wahhabi sect of Sunni Islam, had been pious from childhood, but his encounter with Azzam seemed to deepen his faith. What's more, through Azzam he became steeped not in the then popular ideology of pan-Arabism, which stresses the unity of all Arabs, but in a more ambitious pan-Islamicism, which reaches out to all the world's 1 billion Muslims.

And so bin Laden at age 22 was quick to sign up to help fellow Muslims in Afghanistan fight the godless invading Soviets in 1979. For hard-liners like bin Laden, a non-Muslim infringement on Islamic territory goes beyond the political sin of oppression; it is an offense to God that must be corrected at all costs.

At first, bin Laden mainly raised money, especially among rich Gulf Arabs, for the Afghan rebels, the *mujahedin*. He also brought in some of the family bulldozers and was once famously using one to dig a trench when a Soviet helicopter strafed him but missed. In

the early 1980s, Abdullah Azzam founded the Maktab al Khidmat, which later morphed into an organization called al-Qaeda (the base). It provided logistical help and channeled foreign assistance to the *mujahedin*. Bin Laden joined his old teacher and became the group's chief financier and a major recruiter of the so-called Arab Afghans, the legions of young Arabs who left their homes in places like Egypt, Algeria and Saudi Arabia to join the *mujahedin*. He was instrumental in building the training camps that prepared them to fight. Bin Laden saw combat too; how much is in dispute.

During the same years, the CIA, intent on seeing a Soviet defeat in Afghanistan, was also funneling money and arms to the *mujahedin*. Milton Bearden, who ran the covert program during its peak years—1986 to 1989—says the CIA had no direct dealings with bin Laden. But U.S. officials acknowledge that some of the aid probably ended up with bin Laden's group anyway.

In 1989, the exhausted Soviets finally quit Afghanistan. With his mentor Azzam dead at the hands of an assassin and his job seemingly done, bin Laden went home to Jidda. The war had stiffened

JOE TABACKA—AP; GEORGE MULLA—REUTERS

him. He became increasingly indignant over the corruption of the Saudi regime and what he considered its insufficient piety. His outrage boiled over in 1990. When Saddam Hussein invaded Kuwait and threatened Saudi Arabia, bin Laden informed the royal family that he and his Arab Afghans were prepared to defend the kingdom. The offer was spurned. Instead, the Saudis invited in U.S. troops for the first time ever. Like many other Muslims, bin Laden was offended by the Army's presence, with its Christian and Jewish soldiers, its rock music, its women who drove and wore pants. Saudi Arabia

has a singular place among Islamic countries as the cradle of Islam and as home to Mecca and Medina, which are barred to non-Muslims.

When bin Laden began to write treatises against the Saudi regime, King Fahd had him confined to Jidda. So bin Laden fled the country, winding up in Sudan. That country was by then under the control of radical Muslims headed by Hassan al-Turabi, a cleric bin Laden had met in Afghanistan who had impressed him with the need to overthrow the secular regimes in the Arab world and install purely Islamic governments. Bin Laden would go on to marry al-Turabi's niece. Eventually the Saudis, troubled by bin Laden's growing extremism, revoked his citizenship. His family renounced him as well. After relatives visited him in Sudan to exhort him to stop agitating against Fahd's regime, he told a reporter, he apologized to them because he knew they'd been forced to do it.

In Sudan, bin Laden established a variety of businesses, building a major road, producing sunflower seeds, exporting goat-skins. But he was seething. He was also gathering around him many of the old Arab Afghans who, like him,

returning home after the war, faced suspicion from, if not detention by, their governments.

In 1993, 18 U.S. soldiers, part of a contingent sent on a humanitarian mission to famine-struck Somalia, were murdered by street fighters in Mogadishu. Bin Laden later claimed that some of the Arab Afghans were involved. The main thing to bin Laden, however, was the horrified American reaction to the deaths. Within six months, the U.S. had withdrawn from Somalia. In interviews, bin Laden has said that his forces expected the Americans to be tough like the Soviets but instead found that they were "paper tigers" who "after a few blows ran in defeat."

Bin Laden began to think big. U.S. officials suspect he may have had a financial role in the 1993 bombing of the World Trade Center by a group of Egyptian radicals. This may have been bin Laden's first strike back at the entity he believed to be the source of so much of his own and his people's trouble. That same year, U.S. officials now believe, bin Laden began shopping for a nuclear weapon, hoping to buy one on the Russian black market. When that failed, they say, he started experimenting with chemical warfare, perhaps even testing a device. Then, in 1995, a truck bombing of a military base in Riyadh killed five Americans and two Indians. Linking bin Laden to the attack, the U.S.—along with the Saudis—pressured the Sudanese to expel him. To his dismay, they did.

With his supporters, his three wives (he is rumored to have since added a fourth) and some 10 children, bin Laden



AT HOME

With the bin Ladens, the cause is a family business.

TV APPEAL

Son Hamza, above, defends his father in a poem at a family fête

WEDDING

Son Mohamed, center, marries the daughter of aide Mohamed Atef, left



■ OSAMA BIN LADEN

moved again to Afghanistan. There he returned full time to jihad. This time, instead of importing holy warriors, he began to export them. He turned al-Qaeda into what some have called "a Ford Foundation" for Islamic terror organizations, building ties of varying strength to groups in at least a few dozen places. He brought their adherents to his camps in Afghanistan for training, then sent them back to Egypt, Algeria, the Palestinian territories, Kashmir, the Philippines, Eritrea, Libya and Jordan. U.S. intelligence officials believe that bin Laden's camps have trained tens of thousands of fighters. Sometimes bin Laden sent his trainers out to, for instance, Tajikistan, Bosnia, Chechnya, Somalia, Sudan and Yemen, according to the State Department. As a result, U.S. officials believe bin Laden's group controls or influences about 3,000 to 5,000 guerrilla fighters or terrorists in a very loose organization around the world.

Ahmed Ressam, an Algerian who was arrested entering the U.S. from Canada in December 1999 with a carful of explosives, has told interrogators that his al-Qaeda curriculum included lessons in sabotage, urban warfare and explosives. He was trained to attack power grids, airports, railroads, hotels and military installations. Visitors to al-Qaeda camps say that students receive instruction not only in using intricate maps of U.S. cities and targeted venues but also in employing scale models of potential sites for strikes. A 180-page al-Qaeda manual offers advice to "sleepers" (agents sent overseas to await missions) on how to be inconspicuous: shave your beard, wear cologne, move to newly developed neighborhoods where residents don't know one another.

Bin Laden's far-flung business dealings have been a tremendous asset to his network. U.S. officials believe he has interests in agricultural companies, banking and investment firms, construction companies and import-export firms around the globe. Says a U.S. official: "This empire is useful for moving people, money, materials, providing cover." Though American authorities did break up two al-Qaeda fund-raising operations in the past year, they have been mostly unsuccessful in finding and freezing bin Laden's assets.

As he built his syndicate, bin Laden also became more open about what he

SAYINGS OF OSAMA

Over the years, bin Laden has laid out his views and announced his intentions in interviews and proclamations.

"Our work targets world infidels. Our enemy is the crusader alliance led by America, Britain and Israel. It is a crusader-Jewish alliance."

—from a TIME interview, 1998

"Terrorism can be commendable, and it can be reprehensible. The terrorism we practice is of the commendable kind for it is directed at the tyrants and the aggressors and the enemies of Allah."

—to journalist John Miller, 1998

"Being killed for Allah's cause is a great honor achieved by only those who are the elite of the nation. We love this kind of death for Allah's cause as much as you like to live. We have nothing to fear for. It is something we wish for."

—from a CNN interview, 1997

"Youths only want one thing, to kill you so they can go to paradise."

—in a fatwa issued in 1996

was up to. In 1996 he issued a "Declaration of Jihad." His stated goals were to overthrow the Saudi regime and drive out U.S. forces. He expanded the target with another declaration in early 1998 stating that Muslims should kill Americans, civilians included, wherever they could find them. Later that year, his operatives used car bombs against the U.S. embassies in Kenya and Tanzania, killing 224, mostly Africans. Those blasts provoked a U.S. cruise-missile attack on an al-Qaeda base in Afghanistan that missed bin Laden and only burnished his image as an authentic hero to many Muslims.

Bin Laden has spoken out against Israel, which he, like many Muslims, regards as an alien and aggressive presence on land belonging to Islam. Lately, he has lauded the current Palestinian uprising against Israel's continued occupation of Palestinian territories. But his main fixation remains the U.S. Officially, he is committed to preparing for a worldwide Islamic state, but for now he focuses on eradicating infidels from Islamic lands.

Bin Laden's precise place in the terror franchise he's associated with is somewhat nebulous. Certainly, he is its public face. But Ressam has told interrogators that bin Laden is only one of two or three chieftains in al-Qaeda. Many bin Laden watchers and even ex-associates have observed that bin Laden appears to be a simple fighter without a brilliant head for tactics. His lieutenant, Ayman al Zawahiri, an Egyptian physician who heads the Egyptian al Jihad, which took credit for the assassination of Egyptian President Anwar Sadat in 1981, is often mentioned as the brains behind the operations. U.S. federal prosecutors have asserted in court filings that al Jihad "effectively merged" with al-Qaeda in 1998. Mohamed Atef, al-Qaeda's military commander, is also a powerful figure. He is said to be a former Egyptian policeman who joined the Arab Afghans in 1983. His daughter recently married bin Laden's eldest son Mohamed. Speculation that bin Laden is in poor health—he sometimes walks with a cane and is rumored to have kidney problems—has focused succession discussions on these two men.

It's not clear that any of the three key figures actually issues specific attack orders to adherents. Ressam told investigators the al-Qaeda operatives are rarely given detailed instructions. Rather, they are trained and then sent

LETTER FROM AFGHANISTAN ■ Hannah Bloch

A Land of Endless Tears

DUSK WAS FALLING LAST TUESDAY WHEN NEWS OF THE attack on America first reached this war-ravaged city, Kabul. In the dusty twilight, Afghans held radios to their ears, listening to static-filled accounts on the Voice of America and the BBC Pashto- and Persian-language services. Because the country's Taliban rulers forbid television, Afghans could see no pictures of the destruction that had people everywhere else glued to their sets. The immensity of the World Trade Center had to be described. When Afghans asked me about the Twin Towers, I compared them to Afghanistan's giant Bamiyan Buddha statues, a symbol of national heritage that the Taliban blasted to dust six months ago.

The immensity of America's agony, however, required no explanation. More than 20 years of war have heightened Afghans' empathy for the suffering of others. "The attack on the U.S. was very bad. It killed innocent people, ordinary citizens," Zalmai Khan, a housepainter, said sadly. "Why must so many people die?" another man cried. "It doesn't matter who they are; they all have a mother and a father." Many said they believe that Osama bin Laden, whom the Taliban treats as an honored guest, is a liability and should be expelled from Afghanistan. But the Taliban has little intention of giving up bin Laden. "He was a friend in a time of need. It would be very much cowardly to leave him at this stage in his life," Foreign Minister Wakil Ahmad Muttawakil told me.

And so Kabul is bracing to pay the price for that hospitality. "Will America send rockets and bombs to hit Afghanistan?" some residents asked anxiously. In Islamabad, the Taliban ambassador to Pakistan issued a warning. "If any regional or neigh-

boring country helps the U.S. attack us," Abdul Salam Zaeef told reporters, "it would draw us into a reprisal war."

After so many years of war, Kabul, formerly a cosmopolitan capital, has become a city of grinding poverty, distrust and fear under the watchful eyes of the Taliban and its heavy-handed religious police. Residents have learned to live alongside an array of the Taliban's so-called foreign guests, including Arabs, Chechens, Kurds, Uzbeks and Pakistanis—all believed to be in

Afghanistan for secret military training. In the 1980s, Washington fueled Afghan resistance to the Soviet invasion by passing billions of dollars of covert aid to mujahedin fighters. Once the Soviets pulled out, the mujahedin turned on one another, and the country descended into civil war. When the Taliban—a band of warrior students—swept into Kabul five years ago, it imposed a ruthless Islamic rule. It brought peace to the city, but the world was outraged by its practices, including public executions and a ban on work for women and schooling for



Zaeef, front, says Afghanistan will fight back if attacked

girls. Music, TV and photographs were prohibited, and men were forced to grow beards.

Among those evacuated last week were relatives of two American aid workers on trial here, accused of preaching Christianity. After traveling 10,000 miles to a country where few dare to venture, the parents had to leave their daughters behind to an uncertain fate. Waiting to board a U.N. plane for Islamabad, Deborah Oddy, mother of Heather Mercer, 24, wore a black head scarf and sobbed uncontrollably. Since the Soviet invasion in 1979, this country has seen more than its share of tears. Now the frightened residents of Kabul are worried that this latest incident will bring on even more.

out to almost autonomous cells to act on their own, to plan attacks and raise their own funds, often using credit-card scams to load up on money, despite the Islamic prohibition against theft. Bin Laden, whose general practice is to praise terror attacks but disclaim any direct connection to them, has said, "Our job is to instigate."

If his current hosts, the radical Islamic Taliban regime in Afghanistan, are to be believed, that's about the maximum bin Laden can personally do now. Under heavy international pressure to give their guest up, the Taliban claims to have denied him phone and fax capabilities. (He had already quit using his satellite phone because its signal can be traced.) Bin

Laden has been forced to rely on human messengers. He leads a spartan life: he no longer has a comfortable camp. U.S. officials believe he lives on the move, in a sturdy Japanese pickup truck, changing sleeping locations nightly to avoid attempts on his life.

He's still able to get out his message, though, through interviews and videotapes produced for his supporters. A tape of his son's wedding last January features bin Laden reading an ode he'd written to the bombing by his supporters of the U.S.S. Cole in Yemen, an attack that killed 17 service members. "The pieces of the bodies of the infidels were flying like dust particles," he sang. "If you had seen it with your own eyes, your

heart would have been filled with joy."

What would he say about the civilian men and women, the moms and dads, the children who died in New York City on Sept. 11? He might say, as he said to ABC News in 1998, "In today's wars, there are no morals. We believe the worst thieves in the world today and the worst terrorists are the Americans. We do not have to differentiate between military or civilian. As far as we are concerned, they are all targets." —With reporting by Hannah Bloch/Kabul, Massimo Calabresi/Washington, Bruce Crumley/Paris, Meenakshi Ganguly/New Delhi, Scott MacLeod/Cairo, Simon Robinson/Nairobi, Douglas Waller/Washington, Rebecca Winters/New York and Rahmullah Yusufzai/Peshawar

RECOVERY

GHOST WORLD:
Rescuers pick
through debris at
Ground Zero in
the grim search
for bodies

DIGGING OUT

Even as New York City buries its dead and carts off its rubble, it also begins to rebuild

By JOEL STEIN

THERE'S AN ARM OR A FOOT OR SOMETHING just a tooth, and they put that tooth in a bag. And they will match that tooth to a victim, and it will be placed in a coffin because it is a human being, or at least part of a human being, and human beings bury their dead. So instead of using backhoes and bulldozers to clear the remnants of the World Trade Center, hundreds of men scoop out the remains with their hands. They put them in 5-gal. buckets and pass them hand to hand down a 200-ft. line before they are emptied in piles in

front of an investigator, who sifts through them. The workers will do this for 10- and 12- and 18-hour shifts, kneeling and using their hands to dig, even though they stand next to the Caterpillar 345 excavator, a \$1.5 million, 185,000-lb. behemoth that can reach 105 ft. into the sky.

They are sorting through what used to be two 110-story buildings—more than 2 billion lbs. of steel and glass and concrete—compressed into a mound nine stories high. A five-fingered grapple fixed to the end of a 40-ft. metal arm peels back each layer, gently removing crisscrossed pillars piled like giant pickup sticks. Next

PHOTOGRAPH FOR TIME BY TIMOTHY FADEK—GAMMA PRESSE

RECOVERY

HOSPITALS

The Burn Unit

The first thing you feel is the heat. Even on a warm, sunny day, the patient rooms and hallways of the burn unit at New York Presbyterian Hospital are heated to 85° F. For the most severely burned, that's still not warm enough; with so much skin scorched away, the body can no longer keep up the temperature that internal organs need to function.

Within an hour of the second plane crash, a dozen patients—all with life-threatening burns—had been speeded by ambulance to this, the nation's leading burn unit, which by perverse happenstance is located about 100 blocks from Ground Zero. Because burns need immediate, specialized care, the most serious cases bypassed the emergency room and were sent directly to the special unit. By the next day, 25 victims had been admitted.

In the brightly lit hallways, a sheet of paper taped to the wall inside each room tells the story: on front- and back-view sketches of the human body, doctors have shaded in burned areas and included handwritten calculations of the extent of the damage. In many cases, more than 70% of the body is darkened. "The intense heat and the inability to get away [are what] makes these burns so severe," says Dr. Roger Yurt, director of the unit. One patient, scorched by a fireball of debris, lies almost completely swathed in bandages under a tent of heat shields and blankets. Another, propelled forward by a ruptured steam pipe, is scorched along his back and the back of his legs but was miraculously spared on the entire front of his body—a stark representation of the arbitrary line drawn between health and injury, normality and trauma, life and death.

With so much skin compromised, the top priority for doctors is to keep a patient's body warm and hydrated. In the first 24 hours, the treatment is surprisingly simple: saline fluid—sometimes as much as 8 gal.—to keep up blood volume and stabilize blood pressure, and morphine for pain. Only after a patient is able to maintain normal blood pressure, says Yurt, can surgery begin—a painstaking process in which burned skin is scraped away and substitute sheets grafted in. And even then, only about 20% to 30% of the severely burned will survive.

—By Alice Park

welders climb up with acetylene torches to cut through the metal until they find a void, or pocket of air. Then they bring in the buckets.

The workers struggle to identify the debris; most of it has been pulverized to powder. Pieces of leather are often mistaken for skin because here both have turned gray. When a fire fighter's body is found, "there is dead silence," says fireman Jeff Silver, 34. "All the machinery is cut off, and everybody takes their helmets off while a body bag is brought over and brothers from his station come and carry him away."

The estimates for how long it will take to dig it all out are measured in months:

move the body parts by hand. Already he has found a severed hand with a wedding band on it. One of his employees pulled out a fire fighter whose neck was snapped so badly he was looking backward. Another employee temporarily lost it Friday morning after finding a dead infant strapped into a car seat in a driverless vehicle.

The remains are put into one of the 30,000 body bags Mayor Rudolph Giuliani ordered, and taken to staging areas near the blast, including what was once a Brooks Brothers store. From there they are shipped in refrigerated trucks to the medical examiner's office in midtown Manhattan for identification. Because of the number of dead, and the condition of



THIRD DEGREE: Dr. Roger Yurt treats a victim with burns over 80% of his body

one, three, more. The first few weeks alone could cost \$200 million. "What makes this so labor intensive is that you can't cut through the debris with heavy equipment," says Bruce Baughman, director of operations for the Federal Emergency Management Agency. "The last thing you want to do is go in with a front-end loader and come out with a victim."

Instead, says Anthony Novello, 26, co-owner of Nacirema Environmental Services, which has sent 30 crew members and 12 pieces of equipment to the site, including one 345 Excavator, his men re-

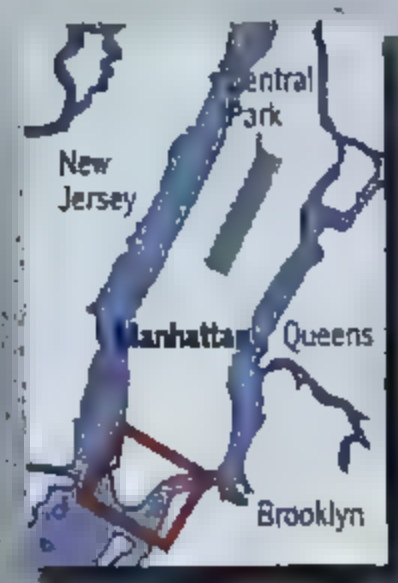
the remains, identification is not always easy. The families of the missing have been asked to fill a seven-page form with information about the victims' dental records, scars, tattoos and inscriptions on wedding rings. Blood relatives have been asked to provide samples of their own DNA, collected with a swab from the inside of their cheeks, along with the victim's toothbrush, razor or comb—anything that might still hold a bit of their loved one's DNA. Since the crash of TWA Flight 800, DNA testing is considered obligatory in any case in which bodies are too



BRINGING OUT THE DEAD: New York City fire fighters carry away a body bag with the partial remains of another human soul; it could be months before identification. Meanwhile, rescue workers form bucket brigades to search for clues and more body parts.

MAPPING THE DAMAGE

The attacks that leveled the World Trade Center destroyed much of the financial district's infrastructure and many of its landmarks are still in danger. Dozens of buildings are damaged; underground train service could take years to restore; telephone, electricity and water were knocked out across most of the southern tip of Manhattan, but should be largely back on line by the end of this week



BUILDINGS LOST OR ENDANGERED

COLLAPSED

- 1 World Trade Center
- 2 World Trade Center
- 3 World Trade Center
- 5 World Trade Center
- North bridge

PARTLY COLLAPSED

- 6 World Trade Center
- Marriott Hotel
- 4 World Trade Center
- One Liberty Plaza

MAJOR DAMAGE

- 10 East River Savings Bank
- 11 Federal Building
- 12 3 World Financial Center
- 13 St. Nicholas Church
- 14 90 West Street
- 15 Bankers Trust

LIKELY STRUCTURAL DAMAGE

- 1 Millenium Hilton
- 2 World Financial Center
- 1 World Financial Center
- 30 West Broadway
- Winter Garden
- N.Y. Telephone Building

A 2 BILLION-LB. CLEANUP

The 16-acre disaster area will take months to clear. The Twin Towers alone contained:

- 200,000 tons of steel, enough to build 20 Eiffel Towers
- 425,000 cubic yards of concrete, enough to lay a 5-ft.-wide sidewalk from New York City to Washington D.C.
- 43,600 windows (14 acres of glass)
- 208 elevators, 7,000 toilets and 40,000 doorknobs
- The rubble from the site will fill 100,000 dump trucks
- Just the first few weeks of the operation will cost at least \$200 million

LIVES CHANGED FOREVER

New York's losses as of Saturday afternoon:

- 157 killed on board the two hijacked flights, AA 11 and UA 175
- Emergency workers rushed to the site; some 300 fire fighters and 40 police officers were lost when the towers collapsed
- 4,972 people reported missing
- Two firms, Cantor Fitzgerald and Marsh and McLennan, lost some 1,280 employees
- 3,750 victims treated in hospitals
- 152 bodies recovered; 59 identified
- 30,000 body bags ordered

burned and mangled to be identified through photographs or forensic dentistry. Any body parts that are unclaimed will be buried in a city cemetery on Hart Island in the Bronx.

Many families won't get anything back, the bodies of their kin already cremated by burning jet fuel and returned to earth and ash and dust. These families will hold a funeral with an empty box.

The remains of the World Trade Center are also being buried. The debris is being trucked from the pit at the center of Ground Zero at a rate of a dozen dump trucks an hour; as of Saturday, the city had already hauled out more than 20,000 tons of debris. It is being driven over the Verrazano Narrows Bridge, which is closed to traffic, to a 3,000-acre landfill on Staten Island that used to be the city's main dump. The FBI then sifts all the debris for evidence. By the time the operation is completed, an estimated 100,000 dump-trucks' worth of rubble will have been moved there. The name of the 53-year-old landfill, which was closed in March after years of protest, is Fresh Kills.

Much of the World Trade Center will not wind up in Fresh Kills because thousands of tons of it was vaporized and deposited in layers of dust over Manhattan and Brooklyn. The Environmental Protection Agency has been monitoring the area, and while traces of carcinogenic asbestos are showing up in some dust samples at Ground Zero, posing a danger for anyone not wearing a mask, it has not shown up in samples taken in the outlying boroughs. While it is uncertain whether asbestos was used in the towers, which were completed in 1973, it may have been used elsewhere in the area. "We have not seen anything that would lead to long-term environmental or health problems," says EPA Administrator Christie Whitman, who toured the site Thursday. The bodies trapped in the twisted-steel mausoleum also pose no major health threat; undiseased bodies do not spread disease when they decompose.

Even as the search teams lift out body parts and the cranes haul out concrete blocks, other cranes will be rebuilding. While the downtown area west of Broadway will remain off limits until after the cleanup is finished and the crime scene closed down, businesses east of Broadway should be functioning this week. "The infrastructure of New York is laid out along the same grid as the city streets," explains Sam Schwartz, head of an engineering

RMK Graphics by Joe Zeff and Ed Green

Sources: Graphic Chart by Joe Zeff and Ed Green; City of New York; New York Times, 1991

RECOVERY

THE TWIN TOWERS

Should They Be Rebuilt?

Recovering human remains and removing the mountain of debris in lower Manhattan will be an enormous, grim and time-consuming job, but at least there is no doubt about what needs to be done. Once the area has been cleared, the next step is far less certain. Should the World Trade Center be rebuilt, as Mayor Giuliani seemed to promise last week? Or should the 16-acre site be turned into a memorial for the thousands who perished there?

At this point, no one at the Port Authority of New York and New Jersey, which owned the buildings, is prepared to make any such decisions—and even the mayor has admitted that “rebuild” doesn’t necessarily mean rebuild in their original form.

There is, of course, no technical obstacle to reconstructing the Twin Towers, and some terrorism experts think there are good reasons for doing so. “You want to send the message that we won’t allow this to permanently change our society,” says Ric Stoll, professor of international relations at Rice University. Rebuilding would be one way to get that message across.

After World War II, reconstruction of iconic buildings was a major civic project in some bombed-out European cities, a way of affirming continuity and triumph over death. Vienna, for example, spent decades rebuilding the medieval Cathedral of St. Stephen.

But restoring the Twin Towers is a different proposition. The cost would run into billions of dollars, and it’s hard to imagine tenants lining up for space in buildings that would be targets for terrorists even before they went up. On the other hand, this field of rubble occupies one of the world’s most valuable pieces of real estate in an area where tens of thousands of people need a place to work. Another possibility, therefore, would be to rebuild but in a different form that would allow the new structures to serve as a memorial to those who died.

Whatever is built may be seen as a de facto memorial. Says Carol Ross Barney, who designed the new federal building in Oklahoma City to replace the one destroyed in the 1995 bombing: “I don’t know if you can build anything that’s not a symbol. Every building tells you what people were thinking when they built it.” But Oklahoma City erected a separate memorial nearby, and aside from its symbolic presence, says Barney, “there’s nothing about the building that specifically commemorates the bombing.”

Perhaps New York City will eventually adopt a similar solution: new structures quite unlike the old as well as a separate memorial. Whatever happens, says Hans Butzer, who co-designed Oklahoma City’s memorial, it

shouldn’t happen in a hurry. “One of the things that proved to be so useful for Oklahoma City was the process by which the community tried to make sense of the tragedy. It was open and participatory. While it may be prudent for politicians to make bold statements or shows of courage and strength, it may not be wise in the long run to be deciding right now how we should react.”

—By Michael D. Lemonick. Reported by David Bjerkle and Christine Gorman/New York



consulting firm and former New York City traffic commissioner. “This means that there are alternative paths to almost any building. If some of the connecting water or sewer pipes are crushed in one direction, the building can still access these services via the pipes entering the building from another direction.”

Communications should also be back up quickly. Flying debris punched at least six big holes in Verizon’s West Street telephone-switching station, which served the WTC, and the emergency power equipment in its basement was flooded from

water-main breaks. Verizon worked over the weekend to bring the New York Stock Exchange back online, and the company hopes to provide at least interim service to most of the area by the end of the week. Gas lines, which pose the greatest risk, will take the longest to turn on, leaving the residents of neighboring Battery Park City homeless for a while longer.

Many of the businesses housed in the destroyed buildings will be moved to the downtown Manhattan space abandoned by failed dotcoms and the midtown offices of the recently laid-off. But megabusinesses that need acres of contiguous space are looking elsewhere. American Express, for example, which until Tuesday occupied a building near the Twin Towers that is now inaccessible, is reported to have signed leases in New Jersey. And the *Wall Street Journal*, forced to evacuate its World Financial Center headquarters on Tuesday, swiftly regrouped in makeshift offices in South Brunswick, N.J., and came out with an issue the next morning.

Wall Street itself is set to reopen this week. Downtown Manhattan real estate is too valuable, too close to the epicenter of capitalism to be abandoned. And the business of making money can be put off for only so long. So the lawyers and brokers and secretaries will go back to offices and trading floors and restaurants that are eerily close to the twisted-steel mausoleum. And they will look away whenever they can. They will come home this week with soot on their shoes, the earth and ash and dust of buildings that no longer exist.

—Reported by David Bjerkle, Andrea Dorfman, Christine Gorman and Ron Stodghill/New York

To the family and friends of Morgan Stanley:

This past Tuesday, many of us who work at The World Trade Center returned home to our loved ones.

Sadly, all of us did not.

They were the innocent victims of what will certainly be characterized as one of the most tragic events in American history.

At Morgan Stanley, our first priority has been, and always will be, our people. What happened on September 11 was not a financial tragedy, but a human one.

Our heartfelt thoughts and prayers are with those who have suffered the devastating loss of a loved one. These husbands, wives, children and friends of ours will never be forgotten. We mourn their loss and extend our hand to all those in need of our help. We also thank the hundreds of firefighters, police officers and individuals for their courageous efforts.

We are committed to helping each and every one of our employees recover from the emotional toll of this horrible event.

Thanks to our network of over 60,000 people throughout the world, including those in New York City, our assets and all of our clients’ assets are completely safe. And we are ready to begin again as soon as the markets reopen.

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Chairman

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FACING THE END

Some were aboard doomed airliners, others at work in buildings on the verge of catastrophe. Still others went on brave rescue missions. And a few were lucky. How people coped when hell descended

The Fight for Flight 93

"I KNOW WE'RE ALL GOING TO DIE. THERE'S three of us who are going to do something about it." That's what Tom Burnett told his wife Deena. Burnett was one of 38 passengers and seven crew members aboard hijacked United Airlines Flight 93, and he was not the only person to relay information to a loved one. In first-class seat 4D, public relations executive Mark Bingham used an airplane phone to call his mother. "Mom, this is Mark Bingham," he said, so rattled that he in-

cluded his last name. "Three guys have taken over the plane, and they say they have a bomb." Back in coach, Jeremy Glick phoned his wife Lyzbeth to say, "Three Arab-looking men with red headbands" had taken over the cockpit.

Flight 93 was the last of the hijacked planes to meet its fate. All three passengers knew about the attacks on the World Trade Center. Did they do what we think they did? Did three strangers on a flight in distress band together to fight their captors and ditch the Boeing 757 before it could harm untold thousands?

Investigators have recovered Flight 93's black boxes, and they may tell us something definitive. But those closest to Burnett, Bingham and Glick say they don't need confirmation. "You'd have to know Mark," says Bingham's aunt Kathy Hoglan. "I'm sure he and the others did something to stop this." "He knew that stopping them was going to end all of their lives," says Jeremy Glick's brother-in-law Douglas Hurwitt. "But that was my brother-in-law. He was a take-charge guy." Deena Burnett says, "I know without a doubt that the plane was bound for some landmark and that they saved many, many more lives than were lost on that plane."

Other relatives of people on Flight 93 have spoken up too and assigned their loved ones a heroic narrative. Those of the captain, Jason Dahl, say he would never have allowed hijackers to take control of his plane without a fight. But there is something about the similarities of these three passengers that makes the portrait of them as confederates perfectly imaginable. All three were large, athletic, decisive types. Bingham, 6 ft. 5 in., played rugby when at the University of California, Berkeley, and still played for the San Francisco Fog, a gay amateur team. Glick, 6 ft. 4 in., was a national collegiate judo champion, according to the website of the software firm for which he was a sales manager. Burnett, 6 ft. 1 in., was a former high school football player and an executive of a medical-devices firm. All three were nimble, successful, charismatic, self-elected leaders—the kind that have a knack for finding one another.

We'd like to think they did it. We may never know. Yet Glick's last words to his wife Lyzbeth, like Burnett's vow of action to his wife, make us want to believe they prevailed, taking Flight 93 down in a Pennsylvania coalfield far from any metropolis. "We're going to rush the hijackers," said Glick. Then he put down the phone.

—By Josh Tyrangiel



Among the Clouds

ROKO CAMAJ OWNED THE MOST ENVIABLE views in New York City. As a window cleaner for the World Trade Center's Twin Towers, his work space offered staggering panoramas of the city he adopted when he arrived from Montenegro in 1969. Most days, he surveyed the surroundings from indoors, operating a remote cleaning machine from the rooftop; but the windows on the 107th floor could not accommodate the machine, and he would attend to them manually, suspended from a harness. Camaj, 60, was on the observation deck on

the 107th floor in 1993 when a bomb hit the building. It took him 2½ hours to descend by stair, his mouth covered with one of his damp sponges, his doffed shirt covering the mouth of a pregnant woman he escorted down. He was back at work the next day. "He said working that high up took some getting used to at first, but he found it peaceful, his escape," says his son Vincent, one of Camaj's three children. On days off, Camaj, a Roman Catholic Albanian, also liked to keep things clean and orderly around the house, mowing the grass, renovating the kitchen and, above all, spending time with his family, from whom he originally

hid the nature of his risky job. When he started work at the World Trade Center in 1973, he told his wife he worked inside. He called her at 9:14 a.m. last Tuesday from the 105th floor of the south tower. "He told my mom he was with about 200 other people, and he was just waiting for the O.K. to head down," says Vincent. "He told her not to worry, we're all in God's hands." —By Michele Orecklin

Hell's Kitchen's Angels

THE STACK BECAME A HEAP, THEN A SMALL mountain. By Thursday night, the 4-ft. mound of tributes to the fire fighters of Engine 54/Ladder 4 in New York City's Hell's Kitchen—food donations, flowers, cards, American flags and photos of the station's fire fighters missing at the World Trade Center site—had grown so big that a second pile of flowers had to be started alongside the entrance. Captain Richard Parenty found the tributes so gratifying they were almost painful. "It's so good to feel appreciated, and it's draining. Even the outpouring of support is draining emotionally."

Engine 54 sent 15 men to the first report of trouble Tuesday morning. None came back. The 45 fire fighters left behind spent an exhausting week consoling their colleagues' loved ones, digging through the wreckage, hopeful and fearful of finding their brethren. "I don't have words," says 12-year veteran Tom Hogan. "We have no information for the families of our guys. I just consider them missing. Hopefully there'll be a few more miracles today." When their 24-hr. shifts end, they return to the site on their own time. "It's not a 9-to-5 thing," says Parenty. "I'll be going home, there's time for that. But this is kind of important now." Tuesday was Michael Drennan's first day on the job as a fire fighter-in-training. "One of the guys, Mike Brennan, we joked 'cause our names were similar, he showed me around the house," says Drennan. "He's missing now. It's some way to start off my career."

For the myriad small villages that make up the city, the local firehouse is not just a protector but a nerve center, a town square and a hearth. JoAnn



HEROES BEFORE THE FALL Burnett, left, and Bingham, in calls to their loved ones, indicated that they were planning to resist the terrorists who had hijacked their airplane

THE VICTIMS

HOME FIRES As Engine 54 worked 24-hr. shifts amid the wreckage, neighbors built an impromptu shrine to its 15 lost fire fighters

McCluskey, whose husband was with Engine 54 before his death five years ago, says, "This place was like a family. We did Christmas parties and picnics. One guy used to get on top of the building across the street and get in the cherry picker on the fire truck and be Santa." Even, or especially, for neighbors who didn't have a personal connection to the fire fighters or the victims, the station provides an emotional focus. Tamar Kaman, a cosmetics marketer who lives three blocks away, cried as she added flowers to the pile. "This is as close as I've gotten to some of the victims," she said. "Whether or not I can identify all the faces, I feel connected to the grief somehow." This is what a firehouse does in a time of disaster. First it puts out flames. And then it generates warmth. —By James Poniewozik. Reported by Harriet Barovick

In a Dark Time, Light

IN MANHATTAN, WHERE "GOOD" IS JUST the name of a restaurant in Greenwich Village and "evil" is what we call the prices at the new Chanel store in SoHo, the concept of miracles seemed a little hokey until last week. A pointy-head at one of the city's universities might have said the idea of the miraculous is an old metaphor that needs demystifying.

But there's nothing metaphorical about what happened to Genelle Guzman, 31, an office manager who worked on the 64th floor of Tower 1. She called her boyfriend, Roger McMillan, just after the blast and told him she was waiting at her desk, as instructed over the loud-speaker. McMillan, 38, a pressman for a direct-mail company, could see the explosions from his workplace, and told her to get out and meet him in front of Century 21, a discount fashion emporium across from the Trade Center.

He ran and walked 20 blocks, past bloody survivors and jet parts, until he saw the street in front of the store. It was a mountain of detritus. He searched in vain, then called his voice mail. Guzman had left a message saying once again she was staying put, as instructed. "I lost all hope when I heard that," he says.

What he didn't know was that Guzman

had started down the stairs when word came to evacuate. At floor 13, the building collapsed, and Guzman's head was caught between two pillars. She lay in fear and agony for hours. She felt a man trapped near her and pushed next to him for comfort. She heard him cry out twice; eventually, he fell silent. She repeatedly asked God, "Please give me a second chance at life." There was only darkness and dust. So she said another prayer: "Please just give me this one miracle." And a man appeared above her, a saint named Paul, who lifted her from the rubble. Twenty-six hours had passed.

Now at Bellevue Hospital, Guzman is one of just five victims rescued from the Trade Center after Tuesday. Her head is

swollen, and her legs required surgery, but doctors expect full recovery. Guzman and McMillan, Trinidadian immigrants who live in Brooklyn, plan many changes. "Before, we went to church on a couple of occasions," says McMillan. "It's something you put off. But Genelle already stated in the hospital bed that this is her calling to God." The two plan to marry.

As McMillan was racing downtown, Michelle March, 29, an emergency medical technician, was heading into Manhattan in her ambulance. She was among the first EMTs to arrive in front of the south tower. Then hell descended, and March ran. "I noticed that the debris was picking people up and slamming them into buildings. So I grabbed a pole and held on for

dear life," even as the oddments of a skyscraper struck her. "I told God, 'I'm not dying today,' so I held on no matter how many bricks were hitting me. I felt ash go down my throat, so I made myself vomit because it was asphyxiating. My head was hurting from the hits, but I refused to lose consciousness." And she did not. She spent only one night in the hospital. One of the other EMTs with whom she worked died; another is missing.

There were smaller but no less precious miracles. Nishikant Kapatker, a city planner for the Port Authority, went in at 8:30 a.m., a half-hour early because he and his wife Jaya, who worked in the nearby American Express Building, expected to go on vacation that evening.

Thrown from his chair by the impact of Flight 11, he quickly made his way downstairs, watching 20 or 30 fire fighters climbing up, huffing and puffing toward death.

Once outside, he saw the body parts on the plaza, the war zone. He went looking for his wife. Both the building where she worked and the one where they live had been evacuated. It was almost 11 a.m.

when he finally saw her. "She was sitting on a bench all alone, her head down," he says. She was praying and meditating. Nishikant put his hand on Jaya's shoulder. "And she cried like a baby for a long time." A miracle is worth at least that many tears. —By John Cloud. With reporting by Unmesh Kher and Desha Philadelphia

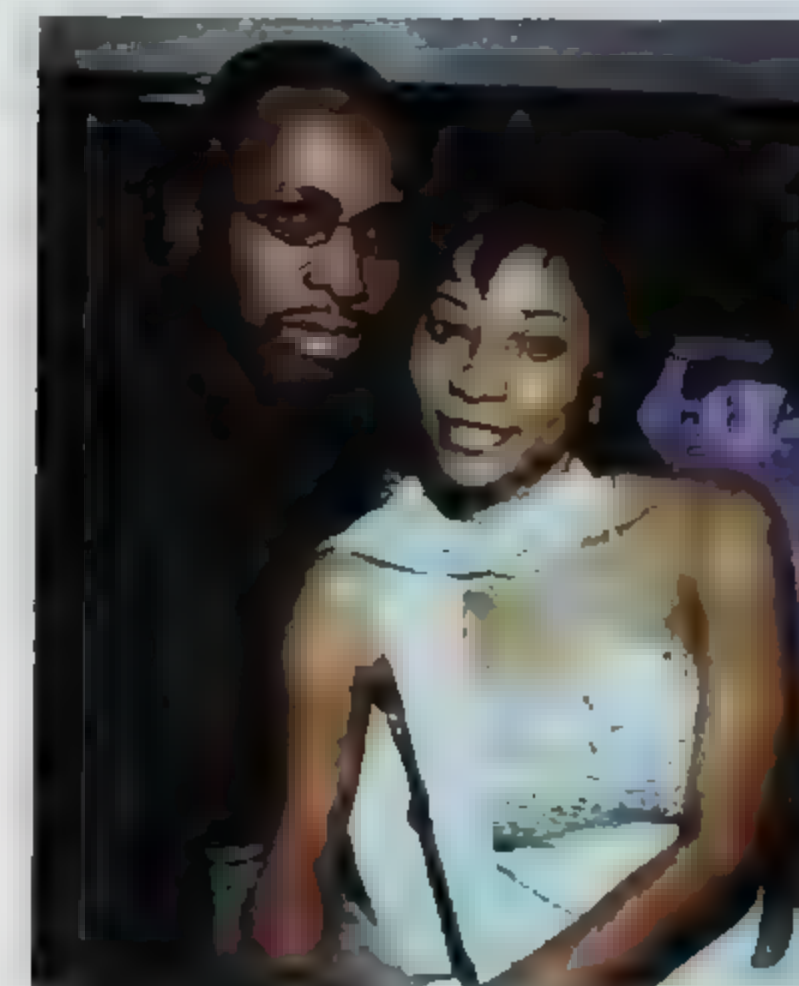
A Hovering Spirit

FOR A FEW BRIEF MOMENTS ON TUESDAY morning, Irish architect Ronnie Clifford, 47, was twice blessed: as both hero and survivor of the terrorist attacks. Standing in the lobby of the Marriott Hotel after the first plane hit, Clifford saw a charred woman rise from the pyre, her fingernails melting off and her clothes burned onto her skin. He was shielding her with his coat when a second shudder sent them to the floor. To keep her from drifting off, they conversed and prayed. She told him her name, Jennieann Maffeo, and the name and number of her boss at Paine Webber; she also told him she was asthmatic and allergic to latex. Clifford took copious notes. With the help of a Marriott employee and oxygen from the hotel's medical kit, Clifford led her to the nearest ambulance. Maffeo's charred skin still clinging to his coat, Clifford ran west and hopped on a ferry back to his home in Glen Ridge, N.J., where he hugged his wife and daughter, who was celebrating her 11th birthday on Sept. 11.

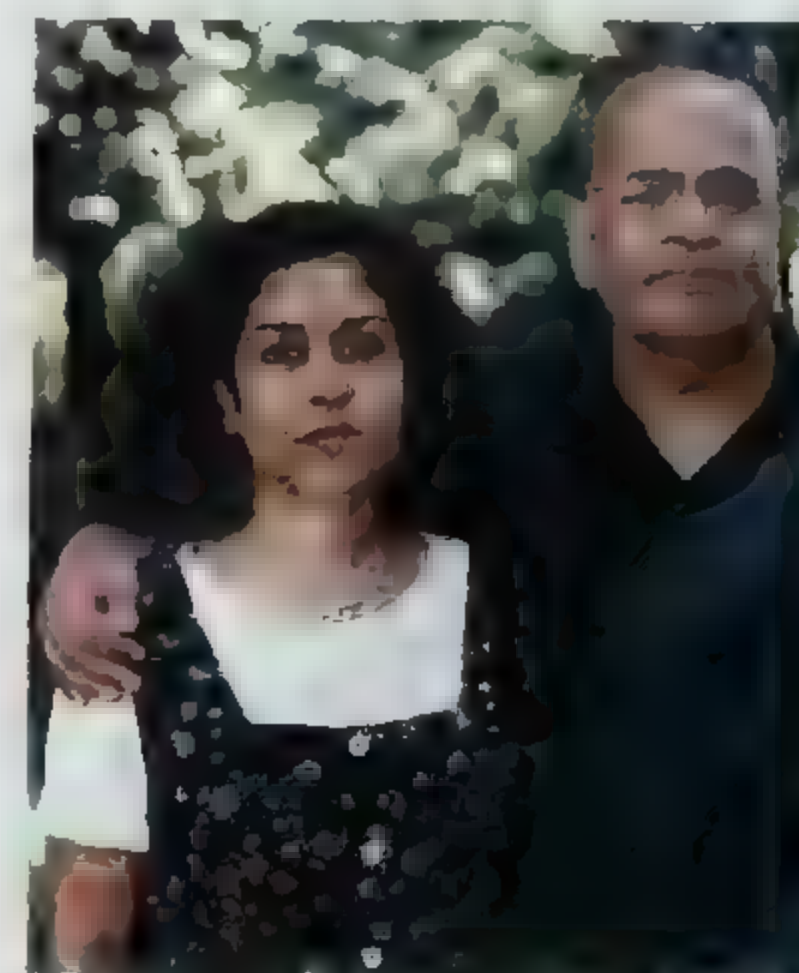
Only then did he learn he was also thrice cursed. He had lost family members: Clifford's sister, Ruth McCourt, 45, and his niece Juliana, 4, had been aboard



IN HARM'S WAY March, an EMT, was at the base of the south tower when it collapsed



SURVIVORS Guzman was trapped for 26 hours; boyfriend McMillan feared the worst



REUNITED Their home and offices evacuated, the Kapatkers found each other, unscathed

HUGHES



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THE VICTIMS

the United Airlines flight that plowed through 2 World Trade Center. He had also lost a family friend: Paige Farley Hackel, 46, who was meeting McCourt in Los Angeles but traveling separately on the American Airlines flight that crashed into the other tower. Hackel, a spiritual counselor, was heading to Los Angeles for a seminar with Deepak Chopra. McCourt was taking her daughter on a surprise trip to Disneyland.

In the midst of his own grief, Clifford found the number of Maffeo's boss and

The Last Phone Call

HIGH IN THE AIR, FROM INSIDE THE planes and skyscrapers where their final moments slipped away, dozens of victims spoke their last words to faraway people closest to their hearts. Some updated their mothers on developments, like seasoned correspondents calling in reports. A few asked husbands for advice, making vague, impossible requests. But almost all the calls, in the end, turned into love letters.

"Hey, Jules. It's Brian. I'm on a plane that's been hijacked. It doesn't look good. I just want to tell you how much I love you." As United Flight 175 hurtled toward Manhattan, Brian Sweeney, 38, managed to tick off all the important points for his wife Julie in a message on their Cape Cod, Mass., answering machine. "I hope that I call you again. But if not, I want you to have

fun. I want you to live your life. I know I'll see you someday." Eight minutes later, after Sweeney made the extemporaneous speech of his life, his plane crashed into the World Trade Center's south tower.

In the age of television, Americans were treated to graphic scenes of soldiers dying. In the age of mobile phones, we can now say goodbye to the casualties before they die. It is a haunting privilege, a glimpse into the mind-set of the doomed. Just like the images, the voices tell us more and less than we want to know.



TRIPLE TRAGEDY Hackel, left, with best friend McCourt, holds little Juliana McCourt

called to say she was alive but in very bad shape. Her boss then contacted the family, who eventually found her in critical condition at New York-Presbyterian Hospital, burned over so much of her body that the doctors required the family to put on scrubs before seeing her. When they were finally reunited, Maffeo insisted that they track down the man who saved her.

Consoling his brother-in-law in Connecticut and his family back in Ireland, Clifford received a phone call from Maffeo's sister. Clifford told her about his own losses in the crash. The sister gave Clifford the family's thanks for putting himself at risk to be her sister's savior. Clifford replied that she had it wrong—he never would have made it out of the building before it collapsed if he had not picked up her sister. "The truth is, she saved my life, she gave me strength," says Clifford. He also believes his sister Ruth's hovering spirit pointed his way out of the carnage. —By Jodie Morse. Reported by Alice Park



CAREFUL WORDS Flight attendant Lyles sent her husband her love; Sweeney, a former Navy fighter pilot, calmly relayed his dying wishes to his wife; Grandcolas assured her husband that she was not in pain

Julie Sweeney has listened to her husband's message only once. She is trying to resist playing it over and over. "I want to keep listening to it, I want to hear his voice, but I don't know if that's a healthy thing to do." She is glad he called, because "hearing his calm voice, hearing his love for me, was helpful." But it also saddened her, she says, making her feel like a witness to her husband's murder.

The voices do not comfort us with the illusion that these victims died instantly, ignorant of their fate. Quite the contrary. They give us a script to run through in our minds. The victims moved past denial into acceptance at breakneck speed, which meant they understood clearly—more clearly than we—what was happening. Perhaps that's why the hijackers, as some reports have suggested, urged some passengers to call home—quite aware that the drama would inflame our despair.

But it can inspire us as well. In the face of overwhelming fear, most of these people grew calm. They reshuffled their priorities instantly. The terror did not leave them hysterical; it left them lonely, searching to connect with the people who knew them best. And it offered them a fleeting chance to ease the grief to come. Another passenger on Sweeney's plane, Peter Hanson, 32, flying with his wife and small daughter, called his parents just before impact. "I think we're going down, but don't worry. It's going to be quick." From United Flight 93, flight attendant CeeCee Lyles and passenger Lauren Grandcolas called their husbands before crashing outside Pittsburgh. "We have been hijacked," said Grandcolas. "They are being kind. I love you."

Of course, there were other calls that came prematurely, at the peak of panic.

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THE VICTIMS

MISSING IN ACTION Chief Downey, left, with his two fire-fighting sons, Chuck and Joseph (and Joseph's wife and two children)

From the 92nd floor of the south tower, Steve Cafiero called his mother. He described seeing a plane jutting out of the neighboring tower and people falling to the ground. He sounded calm. But suddenly he started screaming. He dropped the phone. His mother Grace Kneski held the line for half an hour, hoping he'd come back. He never did. Now she assumes her son was screaming at the sight of a plane heading toward his window. Despite that horror, she insists she is glad they spoke. "I can hear his voice from now on, forever," she says. "It's embedded in my brain." —By Amanda Ripley

They Knew the Odds

BRAVERY IS THE FIRST THING WE THINK OF in fire fighters. But New York City's fire chief of special operations, Ray Downey, is hailed by his peers as the smartest fire fighter on a force full of smart fire fighters. Few men can enter a burning building and see order. Downey can. Few men can walk through the wake of chaos, be it a hurricane's wrath or a terrorist's bomb, and know how to organize and proceed. Downey can.

We use the present tense not out of foolish optimism but out of respect. Fire fighters aren't dead until their bodies are found; for now, Downey is unaccounted for. On Tuesday, Downey, 63, a father of five, including two New York City fire fighters, did what 39 years of experience had taught him to do best. He arrived at an emergency and sprang into action. By several accounts, Downey moved toward the rubble of the first tower, hoping to save some of those trapped underneath. He had to have known the odds. A few months ago, he spoke about the funerals of three beloved fire fighters. "You say to yourself, 'Not me.' But when the unexpected happens, there's nothing you can do about it." When the second tower collapsed, Downey disappeared.

Downey is the most decorated fire fighter in the department, and that isn't



even at the top of his résumé. He headed the search and rescue efforts at the World Trade Center bombing in 1993, the Oklahoma City bombing in 1995 and the TWA Flight 800 explosion in 1996. He volunteered to coordinate a rescue effort after a hurricane hit the Dominican Republic and served on the Gilmore Commission, a congressional advisory panel that last year issued a report titled *Toward a National Strategy for Combating Terrorism*. The man knows disaster.

He also knows what he signed up for. Speaking at another fire fighter's funeral, this one less than two weeks ago, Downey said, "We have to accept this as part of the job. Sometimes in this job, goodbye really is goodbye." —By Josh Tyrangiel

CAPTAIN PAT BROWN, 48, ALWAYS SAID THE New York City fire department had saved his life. He came home to Queens from Vietnam in 1973 covered with medals but angry and choked up on adrenaline, dar-

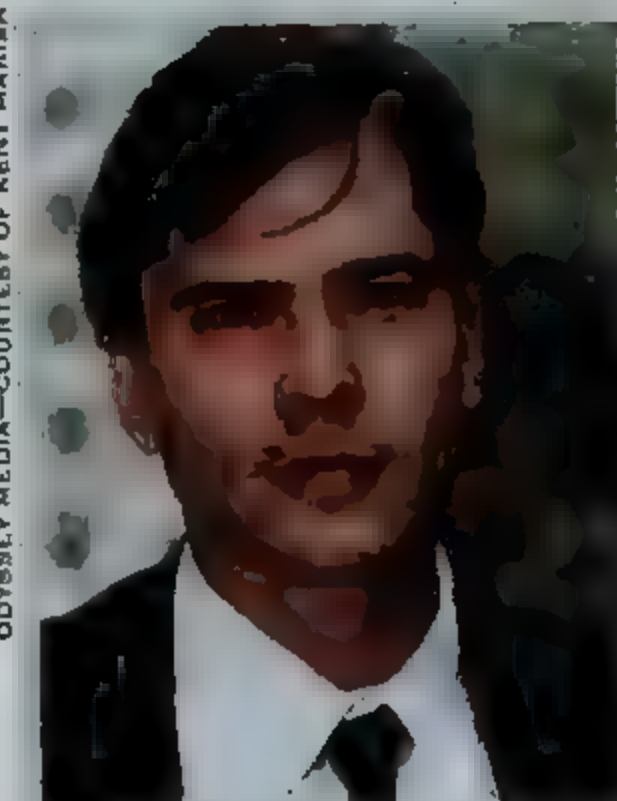


LIFESAVER Brown, one of the N.Y.F.D.'s most decorated, was in the north tower when it collapsed: "We've got a job to do!"

ing anyone to knock the chip off his shoulder. Not good qualities for most jobs—unless you need to suit up every day against an adversary like fire. He made some spectacular rescues, including a courageous save as a lieutenant in 1991 on the roof of a midtown office building: Brown and two of his men held an inch-thick rope in their bare hands and, straining and skidding toward the parapet, lowered two fire fighters, one at a time, down into black, billowing smoke; each man grabbed a panicky victim from a windowsill perch. The lunchtime crowd below went wild with relief.

Brown eventually became one of the most decorated members in the history of the department. Women were attracted by the face, the Cagney voice and the "hero" who made the papers—including the time he chased down a mugger in Central Park during his workout. But he was restless. Brown, who never married, gave up drinking and late nights to read up on religion, get a black belt in karate, learn yoga. He volunteered as a self-defense teacher for the blind. The honors and citations didn't mean what they once did, as he watched mentors and protégés die in fires. Still, he loved fire fighting. Last Tuesday his company got the call to go to the World Trade Center. Fire fighter Brandon Gill says someone yelled, "Don't go in there, Paddy!" but Brown called back, "Are you nuts? We've got a job to do!" and rushed up the stairs of the north tower with his men, past the engine companies with their hoses, to look for trapped office workers. Said Gill, "One of the newspapers called him 'the gallant Captain Pat Brown.' That's exactly what he was." —By Ellen Martens

THE VICTIMS



ONE FAMILY, THREE CRASHES Kurt, left, was near the Trade Center; Rudy was in Pennsylvania; Kurt, not pictured, was at the Pentagon



COURTESY OF WAYNESBURG COLLEGE

course, a second plane would crash into the south tower; a third would hit the Pentagon. Now Rudy and his wife Jacquelyn couldn't reach either son. Rudy, a basketball coach, gammed out grim odds. "There was a good chance I could lose at least one."

It was around that time that Rudy heard about a fourth

plane. It had slammed into Somerset County, Pa., only two counties away from his home in Waynesburg. Today all the Marisas are grateful to be alive. As they know, it is only shallow men who discount luck.

—By John Cloud

Questions of Chance

"SHALLOW MEN BELIEVE IN LUCK," Ralph Waldo Emerson famously wrote, but World Trade Center employees who happened to miss work on Sept. 11 must think him a fool. We heard these stories all week, and they gave us a national case of goose bumps: the bus from Staten Island missed for the first time in four years, the car that needed repairing, the long-debated trip to Israel taken last week that proved safer than staying home. Even the most rational person lists toward superstition after hearing the stories. Was there a reason? Is God making choices? Why me?

The questions haunt the fortunate. Rob Garrard, 45, worked for IBM on the 97th floor of 1 World Trade Center. According to his hometown paper in Plymouth, England, Garrard's sister said he escaped death by "sheer fluke.... He was late leaving home because he had to make some calls, then he took the bins out and had to catch a later train." Such are the mundane "run of events," as Garrard later called them, that change fate. He arrived at work an hour and 10 minutes later than usual and was waiting for the elevator when Flight 11 crashed. Few people who worked as high as 97 survived. "He lost a lot of friends," says his wife Bridgette. "He's completely devastated."

But any blessings from Sept. 11 should be cherished, as the Marisa family knows. Shortly before 9 a.m., Kurt Marisa, 42, called his dad Rudy to ask if he had heard from Kurt's brother Kent, who worked in the American Express building across from the Trade Center. Rudy said Kent was fine, so Kurt returned to his duties—at the Pentagon. Within minutes, of

The G Man

UNTIL HE RETIRED FROM THE FBI IN August, John O'Neill, 49, was America's pit bull on terrorism. As head of the bureau's national-security operations in New York City, he oversaw investigations into the 1998 embassy bombings in Africa and the 2000 attack on the U.S.S.

Cole in Yemen, both believed to be the work of groups linked to Osama bin Laden. Two weeks ago, O'Neill began a new job: chief of security at the World Trade Center.

The Yemenite government nicknamed O'Neill "Rambo." It did not use the name fondly. O'Neill didn't just request access and information from officials in Yemen; he demanded them. He insisted that his agents be allowed to carry automatic rifles for protection. Ultimately, O'Neill was barred from Yemen by U.S. Ambassador Barbara Bodine for irritating his hosts. His agents, however, were grateful for his unwavering intransigence. Said an admirer: "O'Neill has been thrown out of better places than that."

Because of his expertise, O'Neill knew

exactly what terrorists could do. "A lot of these groups now have the capability and the support infrastructure in the U.S. to attack us here if they choose to," he said in 1997. Three years later, he made what could have been the defining mistake of his career: he left a briefcase full of national-security documents in a Tampa, Fla., hotel. The case was recovered unharmed, and the FBI declined to press charges. But O'Neill will not be remembered for that anomalous mistake. After the first strike on the Trade Center, it is believed he evacuated his 34th-floor office in the north tower. He made a few calls from the sidewalk—including one to his son to let him know he was unharmed and one to FBI headquarters. Then he went back in to help with the rescue effort. He has not been seen since. —By Josh Tyrangiel/Reported by Benjamin Nugent

Paws in the Dust

THERE ARE NO TIDY RULES FOR WORKING through grief. Dr. Larry Hawk, whose sister Kathy Nicosia was a flight attendant aboard American Airlines Flight 11, grieved through working. In the days following the crashes, Hawk manned one of the hundreds of triage units along Manhattan's West Side Highway. But his unit was unique. It was equipped with miniature

IV bags, water bowls and dog food to rescue and revive the thousands of pets stranded in crumbling and evacuated buildings in lower Manhattan.

The president and CEO of the American Society for the Prevention of Cruelty to Animals, Hawk quickly mobilized a team of veterinarians, police officers and pet psychologists to escort pet owners through the dead zone to their former apartments. Wearing a green A.S.P.C.A.

T shirt over his plaid shirt and chinos, Hawk listened to their stories and calmly vowed to help. He was on hand to reunite Leslie Long and Doug Murray with their two cats, which had survived for 48 hours on little more than toilet water. Their apartment was coated with



PIT BULL O'Neill was dogged in his pursuit of Osama bin Laden. He may have been slain by his prey

FRANCIS M. ROBERTS



HUMANE His own sister dead, Dr. Larry Hawk responded by rescuing abandoned pets

several inches of filth, with only a trail of paw prints peeking through the dust.

Hawk also worried about the welfare of the police dogs sifting through the rubble. Many of their paws were torn on jagged wreckage, and rescuers had begun wrapping their legs in flimsy burlap. Hawk and his colleagues started a collection drive for protective doggie booties. In a week like this, some might find it strangely incidental to pay so much attention to pets, Hawk disagreed. "I spend my life teaching humane principles. If we learn how to be more humane to animals, we hope it will rub off on people," Hawk said. He paused. "What happened to my sister was very inhumane." —By Jodie Morse

The Stations of Grief

IT MIGHT BE EASIER TO BELIEVE THE Twin Towers had been knocked to the ground if people at the 69th Regiment Armory were crying, if they were clinging to one another in tight bunches, filling the gaping auditorium with sobs. But they aren't. Assembled in the hall are thousands of the walking wounded—the hollow-eyed mothers, lovers, brothers of people who went to work two days ago and disappeared. They answer police officers' questions, they hand over dental records, they describe the meaning of obscure tattoos, they feel sick, they tear up, they pick at ham sandwiches. But only very rarely does someone begin to weep.

Which is not to say that these people—plastering the city with MISSING flyers, giving strangers intimate descriptions of a boyfriend's piercings—hold out much

hope that their loved ones are alive. They know better, of course. But they need time, time to find some way to fit what has happened into the story of their lives.

In the long line for filing missing-persons reports, an elderly couple holds hands and stares straight ahead, not



MISSING WIFE Felipe and Adianes went to work together, but only he came home

speaking. A pregnant woman in a brown knit dress shifts her weight from one foot to the other. And Felipe Oyola, 24, and his mother-in-law Nelida Rivera fill in a form that more than 4,900 other families have filed since Sept. 11. Name: Adianes Cortez-Oyola. Birthday: Aug. 9, 1978. Marital status: Married—on March 25, 2000 (in St. Agatha's Church in Brooklyn, she and Felipe planned it all themselves).

Felipe and Adianes met seven years ago, when they worked together after school at Roy Rogers. They were still

working together, at Fuji Bank's offices in the World Trade Center's south tower. They rode the bus together each morning. She would go to the 82nd floor, where she supervised the payroll; he went one floor below, to run the mailroom. One floor can make all the difference.

On Tuesday, after hearing the first crash in the neighboring tower, they met in front of the 78th-floor express elevators. But an announcement assured them they were safe, so they parted and went back upstairs. After the second explosion, this time in their building, the room collapsed on Oyola. He groped his way to a staircase, made it all the way outside, and started looking for his wife. Then he heard what sounded like a train barreling toward him. It was, in fact, the sound of 110 floors collapsing on top of one another. "I just started running. And after about half a block, I froze." Having lost his shoes in the wreckage, he bundled his feet in towels bound with duct tape and started to look for Adianes again. But the collapsing

buildings pushed him farther and farther away.

Now Oyola's Brooklyn apartment serves as a mini-command center to coordinate the search. Friends have posted flyers and e-mailed photos, telling everyone to look for a 5-ft. 4-in. woman with brown eyes and long, recently dyed, dark red hair. He can't stop shuffling from hospital to hospital, can't stop staring at the TV screen. "I want to turn it off, but I can't. I'm hoping that I'll see something, that I'll see her." He owes her this, at the very least.

At the end of the day, after the report is finally filed, Oyola does stop. He stares far away.

He says he can't feel lucky to be alive because his wife is gone. With that, his mother-in-law Rivera jumps out of her chair, tears running down her face, and kisses his cheek. She has driven 18 hours from Florida to find her daughter. "Don't lose your hope, for me, don't lose your hope," she whispers. On Friday, Rivera drops hair samples off at the Armory. Oyola cancels Adianes' bank card and spends the rest of the day wandering around Brooklyn, unable to be in their home without her. He does not return to the Armory.

—By Amanda Ripley.

Reported by Amanda Bower



Kurt Andersen

The Inner Strengths Of a Vulnerable City

DURING MY LONG WALK HOME TUESDAY, IT WAS ON A BLOCK of lower Third Avenue—that is, the Bowery—that I first felt reassured. All the storefront missions were hopping, their doors wide open. The mission workers were on the sidewalk exuding matter-of-fact competence as they offered their services—water, bathrooms, food, telephones, first aid—to the thousands of anxious strangers passing by. A few of the regular clientele, people accustomed to walking the streets dazed and dirty, stood aside, watching their temporarily down-and-out fellow citizens accept handouts.

New Yorkers are known for being jaded, and they are, but the iconic toughness is also a pose. It isn't just a matter of 8 million cynics who turn out to be romantics when you scratch them. As a practical matter, living here requires some willed sangfroid because living here also requires, more than anywhere else in America, an exhausting everyday vulnerability. We travel on subways packed shoulder to shoulder with exotic strangers close enough to smell their hair, and in taxis we put our lives in the hands of other random strangers who may or may not speak our language or know where they're going. We walk down sidewalks insanely dense with people and data, sidestepping peddlers, beggars, dog turds and gaping steel holes that descend into basement caverns. We live in a teeming throng, exposed. *And we like it that way.* Because life in the open has two sides: we make ourselves vulnerable to ugliness and annoyance and danger because that's the price of remaining vulnerable to serendipity and beauty and even the odd epiphany.

We come here and stay, as E.B. White wrote of New Yorkers after the last World War, because we're "willing to be lucky." We're game. And lately in this city, as crime has plummeted and Wall Street has flourished, it has been easy to forget that luck,

THE GLOBAL CITY No wonder New York was targeted

like vulnerability, has a flip side. A willingness to be lucky implies a willingness to be unlucky. As a result of the reduction in the city's homicide rate, more than 5,000 lives have been saved over the past eight years. And now: 5,000 murders in one day.

In fact, White's willingness to be lucky—by which he meant pluck and hustle—is the American predisposition. Everyone (including us New Yorkers) tends to think of this place as radically unlike the rest of America. But now we know differently. Wide-open, vulnerable New

York was targeted with such staggering precision and viciousness because the city, more than any other, actually does live up to the demonic Taliban caricature. We are the bin Ladenites' worst nightmare. We are rich. We swagger. We enjoy ourselves. From Wall Street to the media conglomerates of Midtown to the vast immigrant neighborhoods in all the boroughs, we embody the power and the glory of globalization. We are a profoundly secular city; nowhere else in America are people freer to worship their own gods or to be godless. No place outside Israel has more Jews. Blasphemy is common, irreverence is obligatory. Art is at least as important as religion. Eccentric ideas and profane entertainment flourish. Women do just as they please.

In other words, the terrorists attacked us for precisely the reasons we choose to live here. And, we can only hope after all this, choose to stay—still willing to be lucky. ■

Charles Krauthammer

The Greater the Evil, The More It Disarms

A FEW MEN WITH KNIVES. WHY DIDN'T THE PASSENGERS, numbering in the dozens, just overpower them? Of the four hijacked planes, only one failed to reach its terror destination. Why just one? The question seems unfair, even disrespectful. But its answer illuminates the deepest problem in facing terrorism: failure of the imagination. The passengers' seeming passivity is reminiscent of the Holocaust. We ask, with trepidation: How could Jews have allowed themselves to be herded into gas chambers by just a few people carrying machine guns? Because it was inconceivable—six decades later it remains inconceivable—that the men carrying the weapons would do what they, in fact, did do. The victims were told these were showers. Who could imagine herding children into gas chambers? In all of human history, no people had ever done that. The victims could not plumb the depths of their enemy's evil.

VIEWPOINTS

I suspect the same happened to the doomed passengers on the hijacked planes. After all, hijackings have been going on for 40 years. Almost invariably, everybody ends up O.K. The hijacker wants to go to Cuba, or make a political point, or get the world's attention. Never in history had hijackers intentionally turned a passenger plane into a flying bomb, killing everyone aboard, including themselves. Decades of experience teach us that if you simply do what the hijackers say, they'll eventually get tired and give up. That's the rule.

But when the rules don't apply, when inconceivably cold-blooded evil is in command, the victims are truly helpless. In the face of unfathomable evil, decent people are psychologically disarmed. What is so striking—and so alien to civilized sensibilities—about the terrorists of radical Islam is their cult of death. Their rhetoric is soaked in the glory of immolation: immolation of the infidel and self-immolation of the avenger. Not since the Nazi rallies of the 1930s has the world witnessed such celebration of blood and soil, of killing and dying. What Western TV would feature, as does Palestinian TV, a children's song with the lyric "How pleasant is the smell of martyrs... the land

Roger Rosenblatt

The Age of Irony Comes to an End

ONE GOOD THING COULD COME FROM THIS HORROR: IT could spell the end of the age of irony. For some 30 years—roughly as long as the Twin Towers were upright—the good folks in charge of America's intellectual life have insisted that nothing was to be believed in or taken seriously. Nothing was real. With a giggle and a smirk, our chattering classes—our columnists and pop culture makers—declared that detachment and personal whimsy were the necessary tools for an oh-so-cool life. Who but a slobbering bumpkin would think, "I feel your pain"? The ironists, seeing through everything, made it difficult for anyone to see anything. The consequence of thinking that nothing is real—apart from prancing around in an air of vain stupidity—is that one will not know the difference between a joke and a menace.

No more. The planes that plowed into the World Trade Center and the Pentagon were real. The flames, smoke, sirens—real. The chalky landscape, the silence of the streets—all real. I feel your pain—really.

History occurs twice, crack the wise guys quoting Marx: first as tragedy, then as farce. Who would believe such a thing except someone who has never experienced tragedy? Are you looking for something to take seriously? Begin with evil. The fact before our eyes is that a group of savage zealots took the sweet and various lives of those ordinarily traveling from place to place, ordinarily starting a day of work or—extraordinarily—coming to help and rescue others. Freedom? That real enough for you? Everything we cling to in our free and sauntering country was imperiled by the terrorists. Destruction was real; no hedging about that.

Hans Christian Andersen wrote that famous fairy tale about *The Most Incredible Thing*, a beautiful, intricate clock that was smashed to bits by an ax, which act was then judged to be the most incredible thing. No fairy tales required this week. Where the Twin Towers were, there is now only empty air.

In the age of irony, even the most serious things were not to be taken seriously. Movies featuring characters who "see dead people" or TV hosts who talk to the "other side" suggested that death was not to be seen as real. If one doubted its reality before last week, that is unlikely to happen again. Which brings us to the more amorphous zones of reality, such as grief and common sorrow. When the white dust settles, and the bereaved are alone in their houses, there will be nothing but grief around them, and nothing is more real than that. In short, people may at last be ready to say what they wholeheartedly believe. The kindness of people toward others in distress is real. There is nothing to see through in that. Honor and fair play? Real. And the preciousness of ordinary living is real as well—all to be taken seriously, perhaps, in a new and chastened time. The greatness of the country: real. The anger: real. The pain: too real. ■



HEARTFELT PATRIOTISM People attended vigils across the nation enriched by the blood, the blood pouring out of a fresh body?"

The most chilling detail of the 1983 Marine barracks bombing in Beirut is that in his last seconds the suicide bomber was smiling. *Bassamat al-farah*, it is called. The smile of joy. Suicide bombers are taught that they are guaranteed immediate admission to paradise, where 72 black-eyed virgins await their pleasure.

The West has not known such widespread, murderous perversion of religion since the religious wars of the 17th century. Who could have imagined deliberately flying into a building? The FBI didn't. The FAA didn't. We could hardly believe it as we saw it happening. What hijacked passenger could possibly imagine such a scenario?

Why then did the passengers on the plane that went down near Pittsburgh decide to resist the hijackers and prevent them from completing their mission? Because they knew, their relatives had told them by cell phone that the World Trade Center had already been attacked by hijacked planes. They were armed with final awareness of the nature of the evil they faced.

So armed, they could act. So armed, they did. ■

UP FROM THE ASHES

Stocks will slump further, but not for long. It's time to revive an old rule: Buy on the dip

By DANIEL KADLEC

JUST A DAY AFTER THE WORLD TRADE Center was flattened, tens of thousands of New Yorkers gamely hopped a train or a cab or walked to work as usual. What else were they going to do? Quit? Not likely. Similar pluck will mark the national economy. Sure, there will be economic tremors from the terrorist attacks. But the likely net effect—purely in economic terms—will be to hurry up and shorten a slowdown already in place and bring a quick end to the bear market that has gripped Wall Street since the Dow peaked in January 2000.

Much hinges on things we can't know. For example, will there be more such assaults? Will U.S. retaliation spur broad unrest in the Muslim world and perhaps threaten oil supplies? Until these questions are resolved, investors and consumers will sit on their wallets. Meanwhile, what we do know is plainly awful. Consumer confidence, already at an eight-year low before last Tuesday, will fall further. George Mees Jr., owner of GEM Floor Sanding Service in Villa Park, Ill., had a sale fall through just hours after the attacks. "I'm sure to get cancellations," he says. "Nobody's going to want to spend money."

Businesses will rein in their spending for a while too, virtually ensuring that the third quarter will become the first one with no economic growth in the past eight years—unless the second quarter gets there first. Domestic output in the second quarter grew at a rate of just 0.17% and could be revised to below zero

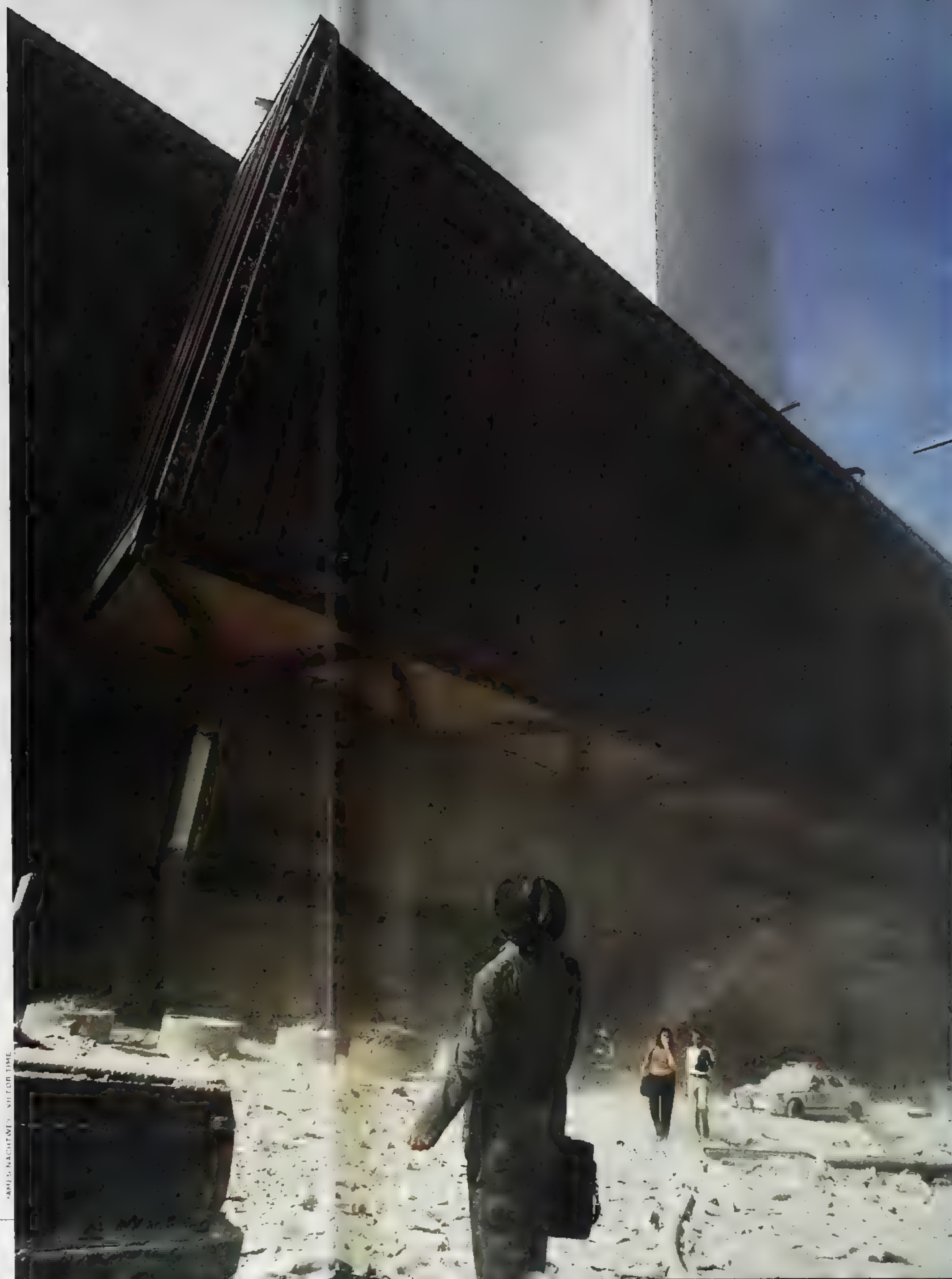
Yet there lies the silver lining. In a matter of weeks, our first recession in a decade could be on the books. If it is and it lasts no longer than the last one (two quarters, the minimum period of contraction that qualifies for the *R* word), the downturn will be over almost as quickly as it became apparent. Recessions typically last nearly a year. The recent attacks, though, make everything different. Economic gatekeepers are in rare and sudden unison.

The \$40 billion that Congress has pledged to help rebuild lower Manhattan and beef up airport security, among other things, will create jobs. And there will be even more spent on the military and possibly on bailouts for such hard-hit industries as airlines and insurers. For those who worry about potential deficit spending—get over it. Economic growth is the priority now. The Social Security "lockbox" was political propaganda anyway. It's all one big budget, and more of it might now be used to cut the tax most people pay on capital gains (remember when you had those?) to 15% from 20%.

The Federal Reserve, by flooding the U.S. banking system with cash, is giving lenders the confidence to extend credit without disruption. Expectations of further Fed cuts in short-term interest rates, along with the flight of money to safe investments late last week, helped push long-term interest rates to their lowest levels since the 1998 Asian financial crisis.

Trading wasn't always smooth after the bond market reopened Thursday. A communications breakdown with the

JAMES RAGAN/GETTY IMAGES



Bank of New York, one of the main banks that process Treasury-bond trades, at one point delayed settlement of transactions worth at least \$400 billion. By Friday, the bank insisted that "virtually all" problems had been solved, though a government official disputes that. At week's end the yield on the 10-year T-bond, which many mortgage rates are based on, stood at 4.55%, nearly a percentage point lower than it was four months ago.

If long rates stay down, millions of homeowners will get a chance to refinance mortgages and cut their monthly costs. Many will take out cash when they refinance and use it to pay off credit-card debt or start a home improvement. The jobless rate, while a point higher than it was last October, remains remarkably low—just below the 5% considered "full employment" only a few years ago. Inflation remains tame. And the dollar, weaker last week against the yen and the euro, will make U.S. exports more attractive.

So the seeds for a recovery, perhaps in early 2002, are being sown fast. Stock prices usually rise well in advance of any such turn. That's probably too much to hope for this week as the stock market reopens. Those industries clearly hurt by the attacks will get a tough ride—airlines, hotels, media, insurance and financial firms. General Electric and Ford on Friday warned of lower profits because of fallout from the terror attacks. Amid the early tumult, few investors will want to buy. That leaves sellers in charge of the market trend, at least for a little while.

Waiting in the wings, though, are hedge-fund managers and others who have been looking for a cathartic last push lower in the stock market. Their thinking now is that any disaster-related selling would amount to a final washing out of panic and set the table for another bull run. After all, the broad S&P 500 has already fallen 30% since March 2000. As corporations report earnings this quarter and next, many will start to look better compared with the weak earnings in the corresponding quarters last year. Oracle, for example, reported last Thursday that it had beaten analysts' estimates by a penny.

NEAR WALL STREET, a businessman pauses to watch the World Trade Center, its upper floors in flames, shortly before it collapses

THE ECONOMY

Even on Wall Street, there's a patriotic sense that a deep plunge would be a victory for the attackers. Within reason, traders will try to avoid that. Helping them will be new rules that make it easier for companies to buy back their own stock. Networking giant Cisco announced that it would buy back as much as \$3 billion of its stock during the next two years.

There is much to suggest that any big downdraft would be met with eager buying. Foreign stock markets sank 5% to 10% on the day of the attacks in New York City and Washington, but bounced back or stabilized quickly. Mutual-fund companies report that few sell orders piled up while the markets were closed last week. And sectors including construction, defense, energy and security systems stand to do well in the months to come. Investing legend Warren Buffett, who was host at a conference for CEOs in Omaha, Neb., last Tuesday, told his guests the attacks "will not change what the market does one month, three months, six months or a

HOW MARKETS BOUNCE BACK

Major news event	Dow's change during crisis	Dow's change six months later*
U.S. bombing of Cambodia (April 29-May 26, 1970)	▼ -14.4%	▲ 20.7%
Arab oil embargo (Oct. 18-Dec. 5, 1973)	▼ -17.9%	▲ 7.2%
Gulf War ultimatum (Dec. 24, 1990-Jan. 16, 1991)	▼ -4.3%	▲ 18.7%
World Trade Center bombing (Feb. 26-27, 1993)	▼ -0.5%	▲ 8.5%
Asian stock-market crisis (Oct. 7-27, 1997)	▼ -12.4%	▲ 25.0%
Median (of these events and 23 others)	▼ -4.6%	▲ 12.1%

*126 market days. Source: Ned Davis Research

year from now. The national psyche has been hurt, but for the financial markets, this is a nonevent."

The history of event-related sell-offs jibes with that bit of Buffett wisdom. Ned Davis Research looked at 28 crises dating back to the fall of France to the Nazis and found that in 25 of those cases, an initial market decline turned to solid

gains within six months. The median initial decline in the Dow was 4.6%, followed by a rally of 12.1%. So maybe it's time to relearn an old lesson: Buy the dip. It hasn't worked lately. But now that it's no longer popular, it just might be smart.

—With reporting by

Bernard Baumohl/New York, Maggie Sieger/Chicago and Adam Zagorin/Washington

A CEO'S STORY

All His Office Mates Gone

Of all the anguished New Yorkers who lost loved ones in the World Trade Center, Howard Lutnick was perhaps the hardest to watch on TV, especially for anyone who has ever known responsibility for a lot of people. Lutnick, 40, is CEO of the bond-trading firm Cantor Fitzgerald, which appears to have lost as many as 700 of its 1,000 Trade Center employees, those who were at work last Tuesday between the 101st and 105th floors of the north tower—just 10 floors above where the hijacked jet plowed in and exploded at 8:48 a.m.

Lutnick would normally have been at his desk on the 105th floor at that hour. But on Tuesday he dropped off his five-year-old son for the first day of kindergarten—"big-boy school," as Lutnick, in tears, described it last week on ABC News. He arrived at the Trade Center to see it in flames.

As the north tower's workers began streaming out of stairwells and into the streets, Lutnick asked which floors they had come from. "And someone would say, '55,'" he recalled. The number kept rising, along with his hopes. What Lutnick didn't know was that

the inferno below his employees had sealed off all avenues of escape. A group of them were gathered around a speakerphone talking to colleagues in the U.S. and overseas when the jet struck. Chaos erupted, and the line went dead. Other workers, including Lutnick's younger brother Gary, phoned their families to tell them goodbye.

When the building began to collapse, Lutnick sprinted north to escape the avalanche of debris. When he finally emerged

from the dust and smoke, he realized what the future would be like for him and his 320 surviving workers in the New York City area, plus 1,150 more worldwide.

"We've got to make our company be able to take care of my 700 families," he said.

The community of traders in government bonds is a small one, and Cantor has long been its key player, facilitating deals between buyers and sellers who often like to keep their identities from one another. It is a high-pressure business, with inhuman hours and often with millions of dollars riding on a phone call. One source of Cantor's success is its close-knit character. Many of the veteran brokers had

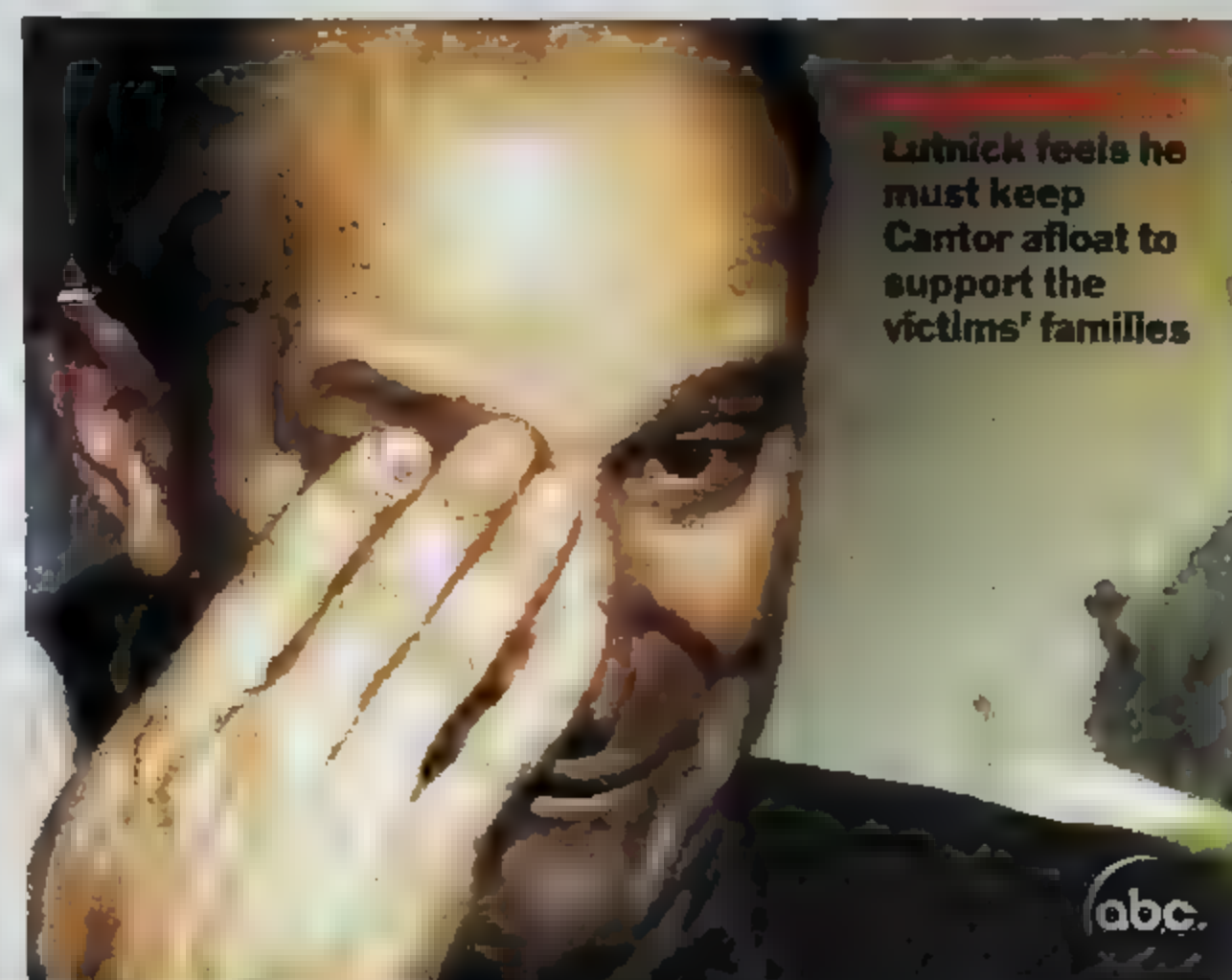
worked together for years, and the intense atmosphere and enormous financial responsibility bred deep friendships.

Many families of the missing frantically hung leaflets, posted messages on the Internet and tried to contact other employees before, as the days went on, hope dissipated. Rachel Aron, a former Cantor employee who left two years ago, lost her stepfather as well as her husband, whom she had met at the firm. Their first anniversary would have been Sunday. Joseph Coppo, 19, the namesake of his father, who perished with close friends and co-workers of 25 years, attended a gathering for Cantor families Thursday night at Manhattan's Pierre Hotel. "I went down to talk to my dad's colleagues," he said, "and realized that none of them were there."

For the remaining Cantor employees, the work to do is enormous, but they have already begun. The bond market reopened on Thursday, and two-year Treasury-bill interest rates dropped to their lowest historical levels as investors sought put their money in an old standby.

"Our plan is to not let those bastards get us down," said Ken Pforr, a vice president in Cantor's municipal-bonds unit. Besides, as Lutnick observed, the survivors now have a lot more people to take care of.

—By Eric Roston



Lutnick feels he must keep Cantor afloat to support the victims' families



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FEMMES



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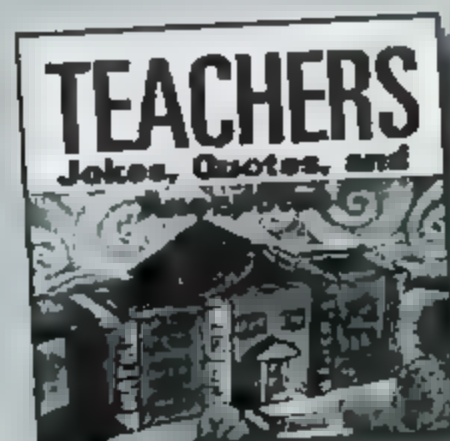
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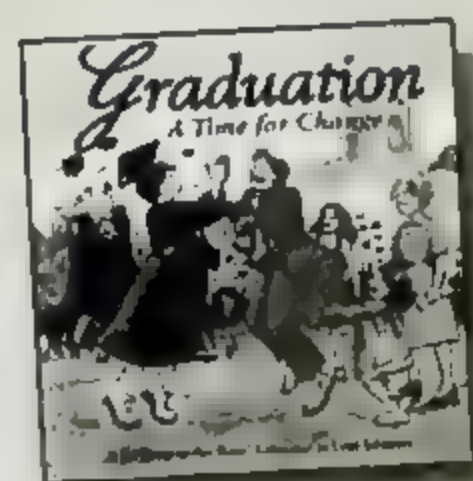
FOXES



Chronicled in the *FoxTrot* comic strip, the Fox family consists of two parents, three children, and an iguana. This latest collection demonstrates the knack cartoonist Bill Amend has for finding humor in the foibles of everyday family life.

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AIRLINE SECURITY

HOW SAFE CAN WE GET?

The system has been vulnerable for years. Marginal improvements aren't enough

By DANIEL EISENBERG

JUST HOW DOES A PLANE BECOME A guided missile? The answer, in part, is that the air-security system in the U.S. is porous in so many ways that a breach was not surprising—only the incomprehensible dimension of it. For aviation experts, who are all too familiar with the gaping holes in the nation's vast network of 100 large airports, there was a sad, easy explanation for Sept. 11: you get what you pay for.

For years, countless critics, from government watchdogs and consumer groups to industry officials, have railed against and exposed the nation's lax, inadequate

airline-safety net, one they say has broken down in every aspect: policy, personnel, technology and oversight from the Federal Aviation Administration and Congress. After years of foot dragging, only recently has the FAA started to put stronger rules into effect, requiring more stringent employee background checks and training as well as mandating that all checked baggage be scanned by sophisticated bomb-screening devices—by 2014. Two weeks before the tragedy, a veteran pilot told TIME: "It's absurd to think we're safe."

Few of the nation's 670 million annual passengers would be that foolish any longer. On the contrary, the challenge now will be to convince flyers that the

skies won't be dangerous. After a two-day shutdown, American air space reopened tentatively last Thursday, under a list of strict new rules that many experts have been demanding for more than a decade: banning curbside check-in or parking, forbidding family and friends to accompany passengers to the gate, having security personnel check all planes before passengers board, conducting random searches of flight crews and equipment, and prohibiting the transport of cargo or mail on passenger jets.

Most notably, in light of the primitive weapons used by the hijackers, passengers will be prohibited from carrying on any kind of knives or cutting devices—metal or plastic, utility, razor blades or box cutters, no matter how small—a ban already in place in countries such as Japan and Pakistan.

HOLES IN THE SECURITY NET

A major airport employs thousands of people working for dozens of companies. Although only "badged" workers should have access to a plane, and passengers and bags are screened, there are many opportunities for workers and passengers to bypass security points

CURBSIDE

Checking in passenger bags at the curb makes it more difficult to match a bag with its owner, and easier to get potentially lethal suitcases onto a plane. Last week the FAA suspended curbside baggage check-in.

CHECK-IN

"Has anyone else had access to your bag?" Has anyone ever answered "Yes"? Asking for a photo ID is standard procedure, but the practice is erratic. Checked bags are not always X-rayed.

RESTAURANTS

Concession areas are a security question mark in many places. Most workers in the terminal are not subject to screening or background checks. Concourse workers face more stringent standards as they work beyond the security-screening area. But at some airports, any vendor can gain access to a ramp and a plane without much difficulty.

SECURITY

Security companies are contracted by airlines to check passengers and their bags for weapons and other dangerous items. There are FAA standards but no effective enforcement. Screeners are notoriously undertrained and underpaid—earning as little as \$6 an hour. This leads to turnover rates up to 400% annually.

BOARDING

Passengers checking in at the gate face little scrutiny. Another big worry: passengers coming off connecting flights may not have been adequately screened at a previous airport and may bypass screening at the connection point. New regs last week will allow only ticketed passengers in the boarding area.

ON THE TARMAC

Myriad people have access to a plane parked at the gate—cleaners, caterers, mechanics, refuelers and baggage handlers, each supervised by a different entity with its own standards. FAA regs say anyone who touches the

plane must have a criminal-background check, but in reality, large numbers of workers are seasonal, some even undocumented, and few have been subject to checks.

Unauthorized people can easily gain access via one of the many private jet companies, which have more lax standards for getting onto the tarmac. In 1999 a teenager cut through perimeter fencing at Logan Airport and boarded a flight to London.



Sources: Dr. Todd Curtis, AirSafe.com, GAO, FAA
TIME Graphic By Joe Lertola and Missy Adams

The FAA is contemplating increasing the use of armed, undercover air marshals on domestic flights, an action that nearly 80% of Americans support, according to a TIME/CNN poll conducted last week. Now fewer than 100 federal air marshals randomly travel on a very select number of domestic and international routes, down from a peak of more than 1,000 in the early 1970s, before concerns about airborne shoot-outs effectively sank the program. Some pilots are suggesting that an even better deterrent would be to have a uniformed security officer in the jump seat next to the cockpit.

By the end of the week, Americans were learning that "inconvenience is the price to pay for security," as Alan Taylor, a field engineer for an elevator company, said at Los Angeles airport on Friday. With bomb-sniffing dogs roaming the terminals, airline personnel asking pointed questions and armed guards holding machine guns, taking off will invariably take a lot longer. "If they don't open this bag and probe it, I'll be worried," said a traveler. Paul Pereda, an electrician from Woodbridge, Va.

Don't take too much comfort from these new measures. They won't necessarily fix what an industry expert calls the

"dirty little secret of aviation." At its root is an inherent conflict of interest: profit-driven airlines are largely responsible for screening passengers. The more money and time they spend in that process, the less efficient and profitable they become. It's not that they strive to be lax, but security isn't their business. Last Thursday a Northwest Airlines flight crew in Phoenix, Ariz., deliberately got through security carrying a pocketknife and corkscrew, just to show how weak the system remains.

"We can promulgate all the regulations that the Secretary of Transportation wants, but the problem is who enforces them," says Charles Slepian, a New York-based attorney and outspoken critic of the FAA. "You cannot declare war against terrorists and then ask Continental Airlines to fight the battle for you."

Many believe that the government or a quasi-government airport authority, as in most foreign countries, from France to India, should take over responsibility for security—and fund it through taxes or surcharges. That way, the argument goes, the U.S. could have a standardized, coordinated professional law-enforcement approach to security, immune to the bottom lines of publicly traded companies.

Airport-security chiefs agree some-

thing needs to be done about preboard screening," says Tom Shehan, chief of police at Dallas/Fort Worth airport. "Either privatize it, make it strictly government-run or under airport control. Just not the airlines." In the past, it was assumed that neither the government nor industry wanted to make this change. But the Air Transport Association has met with the FAA and Department of Transportation to argue that federalizing airport security may be the only answer. "This was an attack on national security, and that inherently is a government function," says Mike Wascom, spokesman for the A.T.A. The public agrees, according to the new TIME/CNN poll.

The suicidal behavior of the hijackers in the air will mandate a total revision of emergency procedures in the cabin. In the past, the idea was to try to keep hijackers calm and get the plane on the ground so negotiations could commence. Although airline staff members get annual training in handling hijackers, a kamikaze mission was not in any scenario. In the past, "if someone outside the cockpit was threatening to chop someone's head off, nine times out of 10, you'd open the door," says a Cathay Pacific pilot based in Hong Kong.

Some American pilots—and many are

military vets—don't want to be holding just the yoke should that door open. Last week pilot chat sites were burning with a desire to rearm, a privilege revoked in 1987 when flight crews became subject to the same screening procedures as passengers, meaning they could no longer carry firearms. "It's probably the worst thing that ever happened," says Rick Givens, a retired USAir pilot and Air Force veteran of the Vietnam War.

As part of a security alert issued last week to its members, the Air Line Pilots Association recommended new measures to deal with any terrorist threat—depressurizing the aircraft or making drastic maneuvers to keep hijackers off balance; protecting the cockpit at all costs, regardless of what is happening in the rest of the plane; installing a dead bolt on the otherwise flimsy cabin door and eventually developing an impenetrable, high-tech portal that can still open in the event of an accident; and using an emergency crash ax if necessary as a "potential defensive weapon."

Even after recalibrating for the four fatal hijackings, air travel is still statistically safe in the U.S. But compared with the rest of the world, the U.S. takes the middle road when it comes to airport security. Israel's El Al still sets the highest

standards (see box). Put up against Swiss-cheese operations such as those in the countries once part of the Soviet Union or Thailand, where corruption at the airport is endemic, the U.S. is a model of tightness. But compared with the top airports in Europe and Asia, the U.S. continues to lag. In India, only ticketed passengers can enter the terminal. Hong Kong and Kuala Lumpur put international bags through a rigorous screening process. And in Europe, upstart budget carrier Ryanair bans most carry-on luggage.

A series of government oversight reports have served as a stinging indictment of the sorry performance here at home. Passenger screeners routinely miss about 20% of the weapons and explosives that FAA agents try to slip by them, according to the General Accounting Office (GAO). FAA agents have also found that it is easy to pose as an airport or airline employee or even as a law-enforcement agent.

From December 1998 to April 1999, Transportation Department investigators managed to breach airport security on 117 of 173 tries, a frightening 68% success rate—in some cases making it all the way to a seat on board just before take-off. Investigators deliberately set off 25 emergency-exit alarms, only to find almost half of them ignored. They accom-

plished all this, according to the Inspector General's findings, with apparent ease. "piggybacking employees through doors, riding unguarded elevators, walking through concourse doors, gates and jet-bridges ... and cargo facilities unchallenged, and driving through unmanned vehicle gates." The massive amount of construction going on at the nation's airports, including two of last week's suspect ones, Logan Airport in Boston and Newark airport in New Jersey, also gives slews of unauthorized workers room for mischief.

American Airlines, which flew two of the four jets commandeered, is facing a proposed \$99,000 fine for violations on six flights in one day. The alleged transgressions, which American stresses were isolated and have been corrected, ranged from the mundane, such as forgetting to ask the two ridiculous screening questions, to the serious, such as flying luggage of passengers who weren't on board. American spokesman John Hotard says the airline spends tens of millions of dollars a year on security and that it "is the only carrier that has its own internal audit team that [every week] goes around various airports to audit not only American Airlines but our security operators."

The business of providing airport security is dominated by a few big compa-

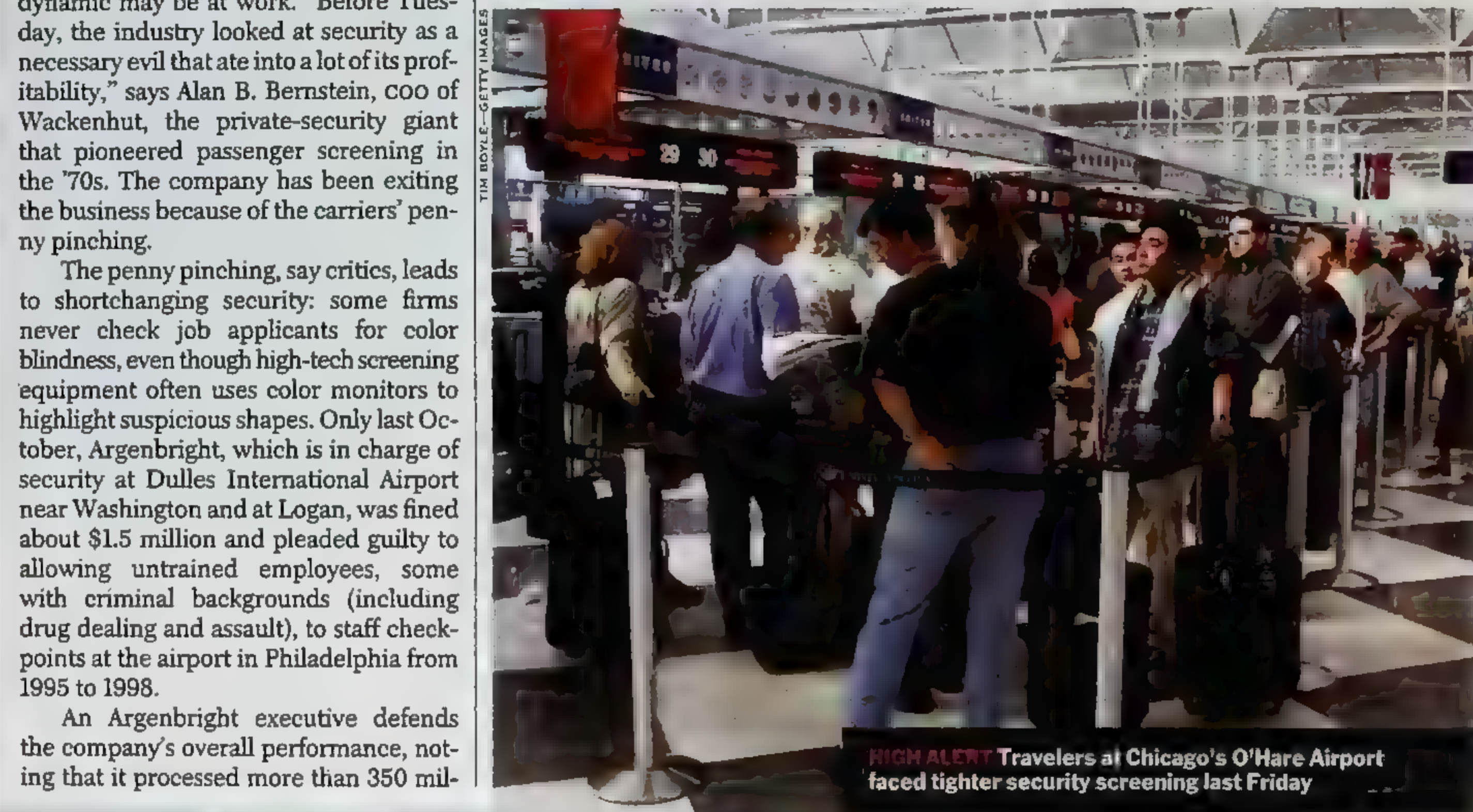
AIRLINE SECURITY

nies, among them Argenbright Security, now owned by Securicor PLC of Britain, and Sweden's Securitas AB, which owns Burns International and Pinkerton. These firms win the business by being low bidder on contract proposals set out by the airlines. Here again an unfriendly dynamic may be at work. "Before Tuesday, the industry looked at security as a necessary evil that ate into a lot of its profitability," says Alan B. Bernstein, COO of Wackenhut, the private-security giant that pioneered passenger screening in the '70s. The company has been exiting the business because of the carriers' penny pinching.

The penny pinching, say critics, leads to shortchanging security: some firms never check job applicants for color blindness, even though high-tech screening equipment often uses color monitors to highlight suspicious shapes. Only last October, Argenbright, which is in charge of security at Dulles International Airport near Washington and at Logan, was fined about \$1.5 million and pleaded guilty to allowing untrained employees, some with criminal backgrounds (including drug dealing and assault), to staff checkpoints at the airport in Philadelphia from 1995 to 1998.

An Argenbright executive defends the company's overall performance, noting that it processed more than 350 mil-

lion passengers last year and confiscated more than 4,200 contraband items. As for the knives used on the Boston flights, "it appears that all the items used by the hijackers were permitted under FAA regulations," says Bill Barbour, president of Argenbright, which provides security for more than 40 U.S. airports, including 17 of the nation's busiest.



make little more than minimum wage, often without even the meager benefits that airport janitors get, while their counterparts in European countries earn two to three times that and—surprise, surprise—stay on much longer. With at most a high school diploma and some-

gering 416% turnover rate, meaning that the entire screening staff changed every three months. So what else, outside of a complete government takeover, can be done to improve security? At the simplest level, many experts recommend requiring all

WHAT PRICE SAFETY?

■ If it becomes necessary to tighten airport security in order to reduce chances of other hijackings, do you think the following is acceptable as a way to increase that security?

Raising airplane ticket prices \$50 to pay for increased security

Acceptable **64%**
Not acceptable **33%**

Using profiling by age, race and gender to identify potentially suspicious passengers

Acceptable **57%**
Not acceptable **38%**

■ Should the U.S. government help U.S. airline companies pay for additional safety measures that may be required as a result of Tuesday's terrorist attacks?

Yes **76%**
No **21%**

From a telephone poll of 1,082 adult Americans taken for TIME/CNN on Sept. 13 by Harris Interactive. Margin of error is ±3%. "Not sure" omitted.

lion passengers last year and confiscated more than 4,200 contraband items. As for the knives used on the Boston flights, "it appears that all the items used by the hijackers were permitted under FAA regulations," says Bill Barbour, president of Argenbright, which provides security for more than 40 U.S. airports, including 17 of the nation's busiest.

Given how thankless and tedious the security jobs are, ex-cons might be the only ones applying. Many screeners

times not speaking fluent English, these crucial gatekeepers often have to work an additional job or two just to pay the rent, and they arrive for duty exhausted.

It's no surprise, then, that after only a few months at work, screeners are more than ready to move on. At Logan, for instance, the annual turnover rate from May 1998 to April 1999 was 207%, and Dulles had a slightly more respectable 90%, according to a study by the GAO. St. Louis airport was the worst, with a stag-

passengers to make a positive identification of their luggage before boarding and not allowing any other bags on the plane—a practice that has been standard in most of the rest of the world since the 1988 Pan Am bombing over Lockerbie. U.S. carriers have consistently griped that it would cost hundreds of millions of dollars to introduce passenger-bag matching. The FAA is now reconsidering it.

In the past year, the agency, and not just the airlines, has gained certification authority over private security contractors, which, theoretically at least, should help weed out the worst performers. The FAA's new background-check guidelines may also help, but as usual, they are filled with loopholes. All security workers who started

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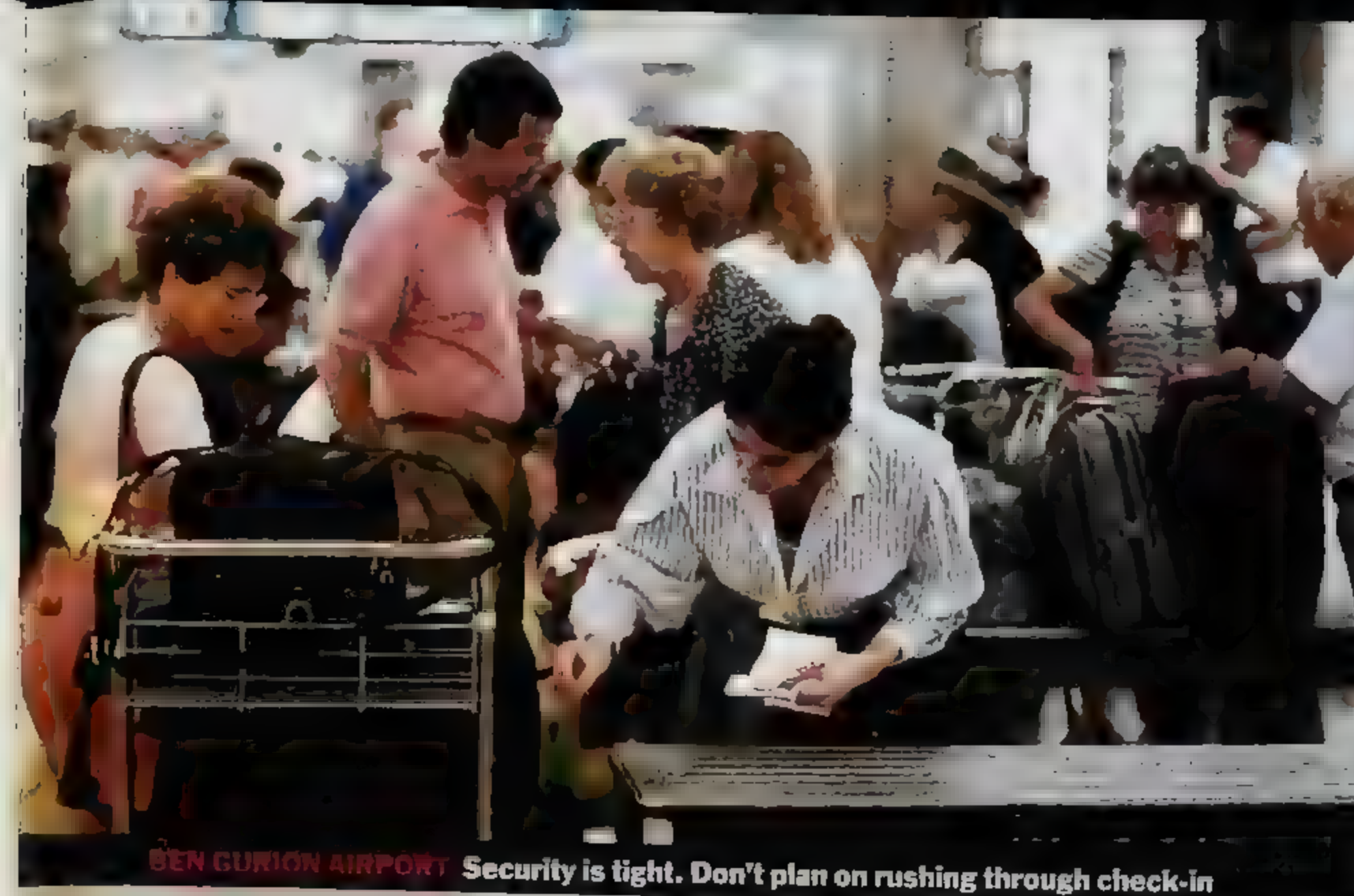
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Is This What We Really Want?

Grasping for a model of how to better protect against terrorist hijackings, some commentators are suggesting that the U.S. adopt Israel's practices. That system has worked pretty well, especially given what an attractive target Israel's airports and airline are to terrorists. Ben Gurion Airport, near Tel Aviv, Israel's only international airport, has an enviable record. No flight out of there has ever been commandeered. A 1974 TWA flight originating in Tel Aviv was blown up, but only after taking on passengers in Athens. Only once, in 1968, was the national carrier, El Al, successfully hijacked.

How do the Israelis do it? For one thing, El Al puts at least one armed, plainclothes sky marshal on all its flights. One such agent foiled a hijack attempt over Holland in 1970. During El Al flights, the cockpit door, made of reinforced steel strong enough to repel fire from a handgun, remains locked.

On the ground, the Israelis not only use the standard metal detectors and X-ray machines but also lean on teams of young agents, dressed in blue slacks and white shirts, who interrogate, to varying degrees, every passenger departing Ben Gurion and, in airports abroad, anyone flying El Al. The questions can include: "When did you book this flight?" "Who paid for the ticket?" "Why are you traveling?" "Whom did you meet while in Israel?" Business travelers are

asked for documents proving they actually are pursuing a particular deal. Journalists are asked to reveal the stories they are going to cover. One agent will ask questions for a while, then a second will ask many of the same. The two will compare notes, and one or the other will ask a third batch of queries. This process often takes 20 minutes; it can take two hours.

The idea is to turn up inconsistencies in a terrorist's made-up story (or at least rattle him into a panic) and also expose individuals who may be unknowing accomplices. In 1986, El Al security at London's Heathrow airport discovered a bomb sewn into the suitcase of an unwitting Irish woman after she revealed that she had had a romance with a Jordanian, who had bought her the bag.

Even to innocents, the interrogation is unsettling. It entails a violation of privacy that most Americans would find objectionable. Beyond that, the system requires a degree of ethnic profiling that would be viewed here as bigoted. Even with the moderate traffic at Ben Gurion, the Israelis can't grill everyone at length. So Israeli Jews get only pro forma questions like "Who packed your bag?" Foreign Jews get a relatively light going over. Foreign Gentiles get half an hour or so. And Arabs, including Arab citizens of Israel, get a full inquisition.

—By Lisa Beyer

before Dec. 23, 2000, are grandfathered and don't have to be checked against a database for criminal records.

Did accomplices plant knives on the doomed planes? Perhaps not, but there remains the general problem of lost or misplaced identification badges that give workers access to restricted areas. They often end up in the wrong hands. Two were stolen in April, for instance, from the Rome hotel rooms of an American

Airlines pilot and flight attendant. Under current guidelines, authorities have to report the disappearance of a badge or reissue all cards only if 5% of the total vanish, which means that at a major airport like Logan, 600 have got to be missing before anything has to be done about it.

Technology, as always, will play a part in improving security. The question, as always, is when and who pays for it? Most of the major U.S. airports have an

advanced \$1 million CTX scanning machine that can detect explosives. The problem is, these units are not used all that often and are reserved primarily for so-called suspicious bags. In March 2000, DOT Assistant Inspector General Alexis Stefani told a congressional committee that more than half the powerful machines were screening fewer than 225 bags a day, despite the fact that they are capable of scanning that many in just an hour.

The few bags that are scanned this way are flagged with the help of a computer-assisted profiling program. While the success rate of profiling, which looks for telltale signs such as people paying with cash or changing travel plans at the last minute, isn't yet clear, the growing practice is controversial, viewed by some as a potential attack on civil liberties. But after Tuesday, the American public may be shedding its qualms. More than half those interviewed in the TIME/CNN poll said it would be acceptable to profile by age, race and gender to help identify suspicious passengers. And thanks to a new software program dubbed the Threat Image Protection System that will soon appear on X-ray machines across the nation, the FAA will periodically be able to paint virtual images of guns or explosives onto the monitor to test and better prepare screeners for the real thing.

Scientists are busy developing even more advanced detection schemes—from digital bomb sniffers and 3-D holographic body scanners to biometric, facial-recognition systems that can potentially be used to check passengers against an electronic national counterterrorism database. "Terrorists aren't born overnight. They are indoctrinated, schooled," says Joseph Atick, founder of Visionics, which has deployed its technology at an Iceland airport, at English stadiums to keep out soccer hooligans and, controversially, this summer in the entertainment district of downtown Tampa, Fla. "Somebody checks your credit card when you buy something. Why can't we check if you're a terrorist or not when you're boarding a plane?" Unfortunately, after last week, that's one more question Americans wish they knew the answer to.

—Reported by
Cathy Booth Thomas/Dallas, Sally B. Donnelly/
Washington, Eric Francis/Boston, Paul Cudros/
Raleigh, Julie Rowe and Andrea Sachs/New
York, Margot Roosevelt/Los Angeles, Greg Land/
Atlanta and other bureaus

TERRORIZING OURSELVES

From now on, tighter security is the rule. But how much of our freedom will we sacrifice?

By RICHARD LACAYO

TWO DAYS AFTER THE ATTACKS AT the World Trade Center and the Pentagon, Virginia Sloan realized that if the terrorists wanted to attack American freedoms, they had got somewhere. "I was valet parking for dinner, and I had my hood and trunk and the inside of my car searched," says Sloan, executive director of the Constitution Project, a legal-issues organization in Washington. "Can we as Americans tolerate that? I think not."

Maybe we can. Americans are generally unfriendly to security measures that intrude too much on their privacy. But that was before last week, before they saw the crematoriums in New York City and Washington and started to wonder if the next dive-bombing airliner could be aimed at them. If ever there was a time when they might be receptive to trimming their accustomed freedoms, that time is now.

And whether they are receptive or not, the changes have already begun. Long waits to cross the Canadian and Mexican borders were the rule last week, as vehicles and travelers were fine-combed by border police. Civil libertarians are bracing for an upsurge of "racial profiling" at airports targeting Arab Americans, or for an FBI investigation of the attacks that sucks in many innocent members of that group, or simply for a wave of hate crimes against them.

Emergencies have always been a time when the niceties of law have been most vulnerable to the demands of national security or national hysteria. As Senate minority leader Trent Lott said last week,

"When you're in this type of conflict, when you're at war, civil liberties are treated differently." World War II produced the internment camps for Japanese Americans, a development upheld in 1944 by the Supreme Court but later repudiated. After the bombing at the federal building in Oklahoma City, the Immigration and Naturalization Service was authorized to establish a new court to consider the deportation of suspected alien terrorists, in which cases would be heard without the usual obligation to inform the accused of the evidence against them.

Now the Bush Administration is considering the establishment of special military tribunals. Suspected terrorists could be tried without the ordinary legal constraints of American justice. During World War II, German saboteurs were tried secretly that way in Washington, and those convicted were hanged 30 days later.

Just one day after last week's attacks, the Senate also approved a provision expanding the circumstances under which law-enforcement agencies can force Internet service providers to hand over information about subscriber e-mails. If the Federal Government were to monitor more e-mails, a key question would be whether it would hold on to them for some time or dispose of them almost at once, as it now does with the infor-

mation obtained from instant background checks mandated by federal law for gun purchases. Americans may be willing to let their e-mails pass one time through a sort of national filter that would screen for hints of terrorist activity. They will be far more reluctant to allow the government to collect a national e-mail database.

Civil libertarians expect renewed calls for a national identification card. The cards could have photographs and hard-to-falsify identifying information like handprint or retina data that could be read by scanners at, say, airline counters.

If cards were required for many common transactions—renting a car, buying an airline ticket—they would be useful for keeping track of criminals and terrorists.

Or you. Eva Jefferson Paterson, executive director of the Lawyers' Committee on Civil Rights Under Law in San Francisco, predicts that innocent citizens would be challenged constantly to produce their cards. "You could be stopped by the police to prove you can



walk down the street," she says. "Poor people and people of color would be stopped the most."

There could also be stepped-up public surveillance. At last year's Super Bowl in Tampa, Fla., law-enforcement officials secretly scanned spectators' faces with surveillance cameras and instantly matched their faceprints against photographs of suspected terrorists and known criminals in computerized databases. Facial-recognition technology might help, says Bruce Hoffman, vice president for external affairs at the Rand Corp. and a former adviser to the Na-

tional Commission on Terrorism, but mostly after the fact, during an investigation. And that means storing all the face data collected, something civil libertarians fear will allow the government to track any individual. If systems were set up all over a city, you could be "checkpointed" by camera when you board a train, stop at a cash machine and enter a store or the place where you work. "We are vulnerable," says Hoffman, "and there's a certain level of risk that we have to accept and live with. To me, the cure can be far worse than the disease."

Says Morton Halperin, senior fellow at the Council on Foreign Relations: "If you take both security and civil liberties seriously, you can find solutions that respect individual rights and privacy and still give the intelligence and law-enforcement agencies the scope that they need. We had worked that out in terms of airports. Nobody thinks you have the civil liberty to take knives on airplanes. I don't know who made the decision to let people bring knives on anyway, but it was certainly not civil libertarians." —Reported by Andrew Goldstein/Washington, Chris Taylor/San Francisco and Elizabeth L. Bland/New York

FEAR FACTOR

The Other Threats

Last week's attacks were the terrorist equivalent of a mugging at knifepoint. Their success hinged crucially on the low-tech means of knives and box cutters smuggled or merely carried aboard a plane. But suppose the hijackers had reached for more sophisticated weapons? Here is a selection of tools available to people with destruction on their mind:

Chemical and Biological Weapons A vast array of natural and synthetic agents, diseases, cultures, ranging from exotic anthrax to commonplace but just as deadly scourges like the foot-and-mouth epidemic that swept Europe this year.

■ **Sarin.** The odorless, colorless gas unleashed by the cult Aum Shinrikyo in 1995 in the Tokyo subway system, killing 12 and injuring 5,500.



■ **Anthrax.** A deadly disease that takes effect in one to six days and then can kill within 24 hours if not treated.

■ **Smallpox.** A disease thought extinct in the developed world and against which few in the U.S. these days are immunized. Intelligence sources say rogue groups are experimenting with it. Other contagious diseases include pneumonic plague, ebola and other viral hemorrhagic fevers.

Cyberterrorism Whether called the Love Bug or Code Red, computer viruses can bring down networks in business, trading and even defense communications systems. Since 1999, the number of network security breaches at businesses and government institutions has more than doubled.

Nuclear Devices They are costly, complex and difficult to transport. But these weapons can be planted or deployed by ship or aircraft. A nuclear electromagnetic pulse device detonated at high altitude could burn out and destabilize electrical systems on a vast scale. Since the end of the cold war, experts say, the military has relaxed efforts to "harden" its systems against EMP.

Vehicles of Terror

■ **Aircraft.** Last week underlined the threat of commercial aircraft in the wrong hands. But private airplanes are more numerous and offer more opportunity. More than 200,000 private aircraft ply the skies, and security at regional and rural airports is often nonexistent.

■ **Cruise Missiles.** Defense experts are increasingly

concerned that the underworld market for Iraqi Scud missiles offers terrorists with deep pockets a delivery system for nuclear and chemical weapons. The global-weapons bazaar is flush with antiaircraft and antitank guided missiles—all of which are tough to defend against.



Eco-Terrorism

■ **Agriculture.** Attacks against crops and livestock are easy to perpetrate. U.S. livestock have become more vulnerable because increased use of antibiotics and steroids has decreased their resistance. This is not deadly but could be disruptive economically.

■ **Water Supplies.** Cited as a potent delivery system for poisonous chemicals. But most public water systems have advanced filtration

and are very closely monitored.

Are We Prepared?

The more complicated and interdependent the world becomes, the harder it is to guard against terrorism. The Domestic Preparedness Act of 1996 and the Clinton Administration's subsequent resolution to fund federal, state and local antiterrorism programs has led to some planning. (Since 1999, more than \$26 billion has been spent.) More than 50 cities have held drills simulating chemical, biological and bombing attacks.

Law-enforcement agencies, though, have much to learn. In October 1998, Washington police and FBI agents gathered to plan a reaction to a gas attack at a Redskins game, an assassination and a spate of car bombings in the capital. Instead of finding quick solutions, the agencies squabbled mostly over who should do what. Last July 13, a group of senior Republican congressional Representatives sent Vice President Dick Cheney a sternly worded letter warning

that the Federal Government has merely a "patchwork quilt" antiterrorism policy. "Some agencies do not have a firm grasp of their roles and responsibilities for preventing, preparing for and responding to acts of domestic terrorism." The best next step might be just to figure out who is responsible for what.

DISASTER DRILL Funding readiness has increased. Is it enough?



ATTACK ON THE SPIRIT

Shock waves from the terrorist blasts shook the nation's psyche. How do we recover?

By JEFFREY KLUGER

MOLLY GALO HAD GROWN accustomed to getting up at 3 a.m. to nurse her infant son. The tender moments in the quiet house were good for both mother and baby. But she won't do it anymore—at least not alone. Molly's husband Matt works on the 75th floor of Chicago's Sears Tower, "an obvious target" for terrorists, she says. Now when she gets up in the middle of the night, she gets Matt up with her. "I need company," says Galo. "I don't want to be alone with my thoughts." She now also insists that her husband always keep his cell phone on. Last Thursday, she says, "I called him 8,000 times."

There can be an odd, exponential geometry to trauma. Lose a single person in an accident, and the lives of five or six more people—family, friends—are rocked. Each of those five or six lives may touch five or six more, and those still more. If the original death toll is higher—say, 168 in a truck-bomb blast—the shock waves may extend across an entire state. And when the number of fatalities reaches the thousands, the very mental health of the nation can be shaken.

As rescue workers began weighing the destruction from last week's terrorist attacks, psychologists were similarly beginning to estimate just what the emotional cost might be. Around the country, normally well-adjusted people have found themselves jumping at shadows, avoiding crowds, giving in to little

rituals (take the subway to work but the bus home in the evening) that provide not a jot of real protection but somehow offer them an irrational reassurance that if another plane comes screaming out of the sky, maybe it won't be coming for them or their loved ones.

Some people will easily shake the jumpiness, but others may not—and therein could lie a quiet national crisis. Unlike cockpit recorders and buried bodies, damaged psyches often require a long time to reveal themselves. The longer they take to appear, the longer they will take to heal. "We need a systematic approach to triage not only physical problems but also emotional ones," says Dr. Robert Pynoos, director of the trauma and psychiatry program at UCLA.

Of the three places that were hit by the hijacked planes, New York City suffered by far the greatest emotional damage. As soon as the scope of the disaster became clear, grief counselors went on duty in hospitals and emergency centers around the city. The most severely shaken people were those who had been in or around the World Trade Center and survived the explosions. At least 300 of the injured immediately flooded St. Vincent's Hospital, and at least 100 of them, says orthopedist Andrew Feldman, who worked in the emergency room, were "over the top—crying, becoming belligerent, trying to get out of their stretchers."

Just as hard to soothe, though for different reasons, were the people one step away from the disaster—the tens of thousands of relatives of people missing or

GROUND ZERO

Victims closest to the epicenter suffered the worst hits—physically and emotionally



ROBERT STOLARIK—GAMMA PRESSED FOR TIME

AFTERSHOCKS

The mental fallout may spread, but there are ways to control the damage

WHAT TO EXPECT

- Fear and anxiety
- Difficulty sleeping or nightmares
- Inability to concentrate
- Irritability
- Nervousness at sudden noises
- Inability to shake disturbing images of the tragedy

HOW TO COPE

- Talk with family and friends about your feelings of fear, grief and anger
- Volunteer to assist victims and their families
- Avoid making important decisions, but gradually return to as many routine activities as possible

WHEN TO SEEK HELP

All the symptoms at left are normal responses to extraordinary events like last week's terrorist attack. Ordinarily, they dissipate over one to two weeks. If the number and intensity of the symptoms continue, they may signal post-traumatic stress disorder and require professional help. When begun early, treatment is extremely effective.

killed. At Manhattan's 69th Regiment Armory, family members waited in lines for hours to scan lists of victims treated at emergency rooms or identified as dead, looking for a familiar name. When they found nothing—as most did—they filled out a seven-page form describing the missing person with details that included hair color, length of fingernails and even earrings and shoes. Some brought strands of hair plucked from loved ones' brushes, hoping that if survival was out of the question, DNA identification would at least make death a tolerable certainty.

It's this kind of clutching at strands of hope that helps define the early stages of grief and shock. In most cases the grieving move on, following familiar steps that include anger, depression and, finally, acceptance. Last week's

blasts, however, may have ripped out that recovery route. "A woman kisses her husband goodbye, and the next thing she sees, the whole damn building falls down," says psychiatrist Marvin Lipkowitz of Brooklyn's Maimonides Medical Center. "There's a limit to what the mind can take."

If people who were touched by the devastation may be reaching that limit, it's possible that people living in other parts of the country may be moving close enough to glimpse it. The repeated slow-motion images of the towers swooning and buckling, the shots of victims tarred and feathered with blood and dust, the very ordinariness of the workday exploding into a doomsday may exact a psychological toll as people wonder whether the same hell will be visited on them too.

The physical symptoms that cascade from the brain when it is infected by fear are familiar—sweaty palms, accelerated heartbeat, jumpiness, sleeplessness. Frequently, long after the immediate danger has passed, anything that calls the trauma to mind—a picture of the New York City skyline shorn of its two largest shapes, the sight of an airplane gliding by overhead—can give rise to the same symptoms. All too often, the most obvious coping mechanism, if only in the short run, is simple avoidance. And this week a lot of Americans are practicing it.

Pat Yarno, 49, a rental-car-agency manager in Bourbonnais, Ill., had long been planning a family vacation in Florida. Last week she scrapped the trip. "When I made the cancellations, it was like a thousand pounds was lifted off me," she says.



ONE STEP AWAY

As they fled, people who witnessed the buildings' collapse were stunned by the sight



DISTANT RIPPLES

Those farther away who only read about the events or saw them on TV felt the anguish too

A national company that provides janitorial services to office buildings—including the World Trade Center—was at a loss as to what to do when its workers began balking at using elevators or entering tall buildings.

Happily, most experts don't expect the edginess to last. People who lost a loved one will naturally need a long period of grieving to recover. But others could move on fairly quickly. The acute anxiety that follows a trauma typically lasts one to three weeks before the feeling fades. It's only after three months elapse and the symptoms persist that true post-traumatic stress disorder sets in.

PTSD has been around as long as human traumas have, but it's only recently that experts have truly understood it. People with PTSD suffer repeated nightmares and flashbacks. They may sometimes feel emotionally flattened and at other times be given to outbursts. They become compulsively watchful, and some may begin dulling all these feelings with alcohol or drugs. Left alone, PTSD can become completely disabling. Treatment with a trained therapist, however, can be marvelously straightforward. Reliving the experiences in a controlled way—by talking about them, calling them up and laying them bare—strips them of their power to harm. Gradual exposure to the things that trigger anxiety—elevators, skyscrapers, airplanes—can also help. In some cases, so may antidepressants.

There's no way of knowing exactly who will develop full-blown PTSD in the wake of the recent violence, and early indicators provide conflicting clues. A TIME/CNN poll taken two days after the attacks showed that 34% of Americans will change some aspect of their lives in response to the tragedies. While that also means that more than 60% won't, some people wonder how honest the respondents were being. The public has made a great show of declaring that no terrorist is going to make Americans alter the way they live. And while such swagger has served us well in the past, this time it may simply be discouraging us from admitting how downright scared we are. Doing so could be a vital step toward recovery. —*Reported by Andrea Dorfman, Christine Gorman, Janice M. Horowitz, Alice Park/New York, Harlene Ellis/Chicago and Jeannie McDowell/Los Angeles*

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AND "MUSCLE-BOUND" IN THE SAME SENTENCE.



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■ FOR THE RECORD ■

\$1.1 billion Cost of the World Trade Center buildings

\$1,197 Nonstop one-way fare for a Boston-Los Angeles flight on American Airlines

\$4 Cost of a box cutter

> 116,000 American flags sold by Wal-Mart on Sept. 11

6,400 Flags sold by Wal-Mart on that date last year

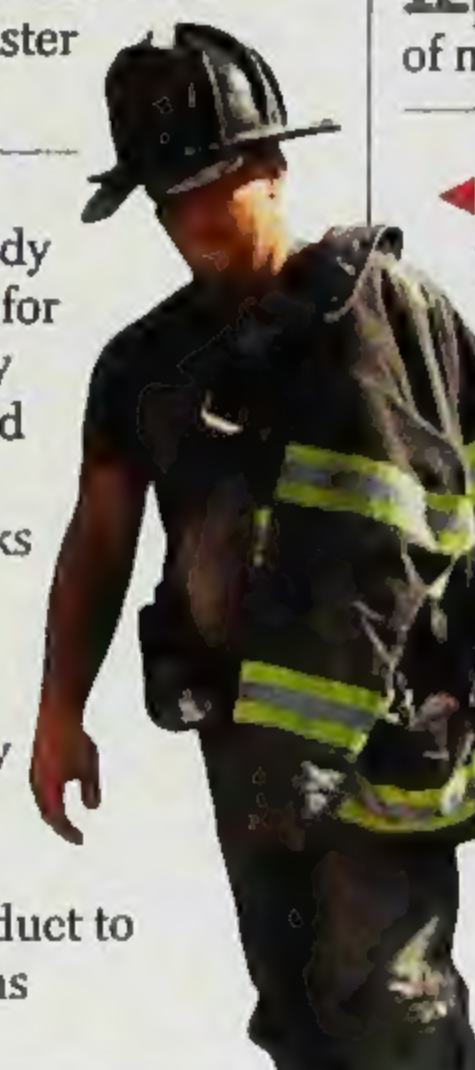
\$40 billion Value of the emergency antiterrorism package approved by the U.S. Congress on Sept. 14

\$11.1 billion Amount of federal aid approved after Hurricane Andrew struck in 1992, until now the most expensive disaster in U.S. history

30,000 Body bags set aside for New York City after the World Trade Center terrorist attacks

20,000 DNA tests the New York City medical examiner is willing to conduct to identify victims

MIKE SEGAR—REUTERS



2,527 People killed in international terrorist acts from 1990 to 1999

5,515 People reported missing or dead in New York City and Washington after the Sept. 11 attacks

12,500 Estimated number of murders in U.S. in 2000

< 11,550 Uniformed New York City fire fighters

350 Fire fighters missing or dead since the Sept. 11 attack

27 Fire fighters who died in 1947 battling ship fires in Texas City, Texas—previously the most in any single disaster



0 Number of times the NFL has postponed all games

9/11/1922 Beginning of the British mandate in Palestine and the eventual creation of the Israeli state

9/11/1840 British bombing of Beirut in support of Turkey

\$30 million Pledged by the Lilly Endowment to help the relief efforts

\$1,000 Donated by the Guste public-housing development in New Orleans

> 2 hr. 40 min. Time it took for the *Titanic* to sink after hitting an iceberg

1 hr. 44 min. Time between the first attack and the collapse of both World Trade Center towers

Sources: Divided We Stand (Basic Books, 2000); www.aa.com; Home Depot; AP; Agence France Presse; NY Times; Washington Post; Office of the Mayor; NYT; CNN; TIME; Combat Area Casualties File; NYT (3); FDNY; AP (2); NYT (2); CNN (3); AP (4); Encyclopedia Britannica; TIME



GORDON BEITMANN

\$29,973 Starting salary of an N.Y.C. fire fighter

1918 The last time Major League Baseball play was suspended for more than three days, during World War I

1929 The last time the New York Stock Exchange was shut down for more than three days, after the Crash

\$3.2 billion Amount a developer paid in July to lease the World Trade Center office and retail space

99 Years left on that lease

0 Number of times in the past that Broadway theaters have voluntarily gone dark

0 Number of times the FAA has shut down all U.S. airports

60-Second Symposium

REMEMBERING 9/11 Those who witnessed the events of Sept. 11 will never forget them, even if they wish to. How can we commemorate one of the darkest days in American history? TIME asked some visionaries and populists how to mark a day like no other



KEVORK DJANSEZIAN—AP

STEVEN SPIELBERG, film director Every Sept. 11, at 8:45 a.m., the nation should pause for as many seconds as the number of souls who lost their lives—perhaps 5,000

seconds of silence, contemplation and prayer. We should erect memorials from some of the fragmented remains of masonry and steel. Schools should declare it World Tolerance Education Day.



MARK WEBER/INDIANAPOLIS STAR—AP

RALPH APPELBAUM, exhibition designer New York has always been a place filled with bold dreams, and architecture was meant to capture that spirit. On one hand, I

imagine them building the World Trade Center as it was, with no floors, almost like a cathedral, but in the spirit of American resilience. I want to see it rebuilt exactly as it was and as fast as it was originally.



LENNOR MCLENDON—AP

RUSH LIMBAUGH, radio commentator We should resolve to make Sept. 11 each year as robust a day as we can. It should feature Americans behaving in their unique,

extraordinary ways. Those whose lives were lost should be remembered as they died: in busy activity, never dreaming that that day would be their last on Earth. We will not need to shut down to remember.

Doris Kearns Goodwin

Life During Wartime

Lessons of F.D.R.: Don't blame the wrong people and don't give up the routine

WHEN WE REMEMBER PRESIDENT FRANKLIN D. ROOSEVELT's leadership after the Japanese attack on Pearl Harbor, we tend to think of the famous response that he carefully dictated to his secretary, punctuation included: "Yesterday comma December 7th comma 1941 dash a date which will live in infamy..." Yet the President's leadership was most sorely tested not on the Sunday of the surprise attack or the Monday he delivered his address but in the long, difficult days that followed. Then as now, America's sense of territorial invulnerability had been shattered. Rumors swirled: the Japanese were planning to bomb Los Angeles, were already bombing San Francisco. There was real fear, not just among the public but also within the government, that Japan might invade the American mainland, whose defenses were weakened by the crippling of the Navy.

The differences between Pearl Harbor and last Tuesday's attack are abundant. At Pearl Harbor the Japanese targeted a military base; last week the terrorists targeted ordinary civilians traveling in the air, working in their offices, walking on the streets. Then, unlike today, we faced discrete, known enemies. But Pearl Harbor, and America's larger history, teaches us that at these crucial junctures, resolve and unity are powerful weapons against despair and hysteria.

After Pearl Harbor, symbolic acts were as significant as physical preparation for war. Franklin and Eleanor Roosevelt worked together to demonstrate that the war overseas would be won only by preserving American liberty at home. The week after the raid, the Secret Service suggested a list of security measures at the White House: camouflaging the building, placing machine guns on the roof, covering the skylights with sand and tin. Roosevelt rejected most of the suggestions, to show that the capital stood unbowed—much as, a century earlier, Abraham Lincoln insisted that the construction of the Capitol dome be completed in the midst of the Civil War. Similarly, on Tuesday President Bush decided to end the day in Washington rather than in a NORAD bunker. On Friday he presided over a national day of prayer, giving prominent roles to people of all races and creeds, including a Muslim religious leader.

Doris Kearns Goodwin is the author of No Ordinary Time, about the Roosevelts and the home front during World War II

Eleanor, visiting the West Coast after Pearl Harbor, bore witness to the hysteria directed against Japanese Americans. Government officials swooped down upon Japanese banks, stores and houses. Swimming against the tide of prejudice, Eleanor antagonized many Californians when she called for tolerance and posed for a picture with U.S.-born Japanese Americans; the editorial board of the Los Angeles Times reacted angrily and called for her forcible retirement from public life. The First Lady responded that more than fairness was at stake: "Almost the biggest obligation we have today is to prove

that in a time of stress we can still live up to our beliefs." Though the U.S. later let that principle down with the internment camps, it remains a valuable point to remember, particularly if images of Palestinians celebrating the attacks inflame anger at Arab Americans here.

In many ways, the challenge facing George W. Bush is greater than Roosevelt's. F.D.R. was an immensely popular third-term President who had led America through the Great Depression. And he had the luxury of immediate, concrete action that galvanized Americans in the days and weeks after the attack. There were weapons to be built, resources to be conserved, a military force to assemble. This week, outside Washington and New York City, there was little more for

most Americans to do than give blood.

But the crisis today makes such mundane acts heroic. Terrorism seeks to turn ordinary life into a battlefield, and the bravest act Americans can undertake in the coming weeks is to go about their daily lives, ride airplanes and elevators and do what the British did during the Blitz, show up at work every morning. Today Bush has the opportunity to draw on something we rarely experience: the feeling that America is not merely an abstraction but an entity of which we are each a vital part.

On Christmas Eve 1941, over the objections of the Secret Service, F.D.R. insisted on lighting the White House Christmas tree. It made a memorable night for the 15,000 people who gathered to hear him speak, illumined by a crescent moon, the red light of the Washington Monument and the glow of the tree. While we prepare to strike back against terrorism and secure our skies and our homes, the challenge to our leaders and to all of us is to show that no terrorist group will be allowed to extinguish the beacons of freedom and democracy. ■



F.D.R. asking Congress for a declaration of war

Be Yourself

Helen Russ, 67
Avid Bicyclist
AARP Volunteer

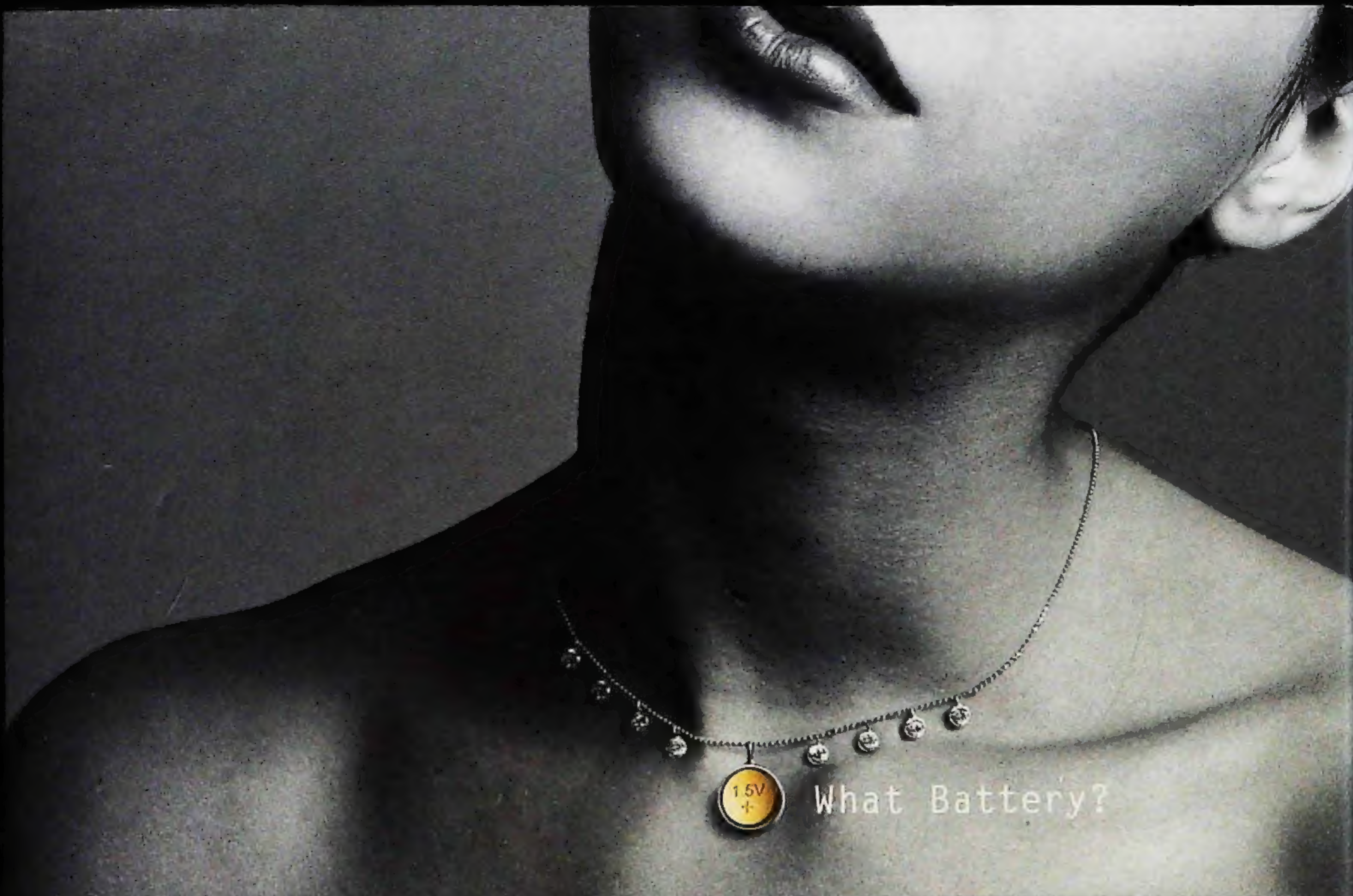


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